

Bank Smarter, Enjoy More with *i-Free Banking* Start Trading from 1 Share with NotA lot!



i-Free Banking lets you manage your finances with ease

Experience the convenience of our *i-Free Banking* financial management and the mobile payment services, and start trading from just one share with NotA lot. You can also apply for our GBA Youth Card to enjoy every moment of your life.

Welcome Offer¹:

Full time tertiary students who take up the following services at the same time during the promotion period¹, can enjoy offers of up to **HK\$700**:

1 New Take up or Upgrade to *i-Free Banking*

*i-Free*自在理財

- ◆ Waiver of the "Total Relationship Balance" requirement during the period of study and for the first 3 years after graduation

+

2 New Application for a BOC i-card / BOC HKUST Platinum Card / BOC Shue Yan University Visa Platinum Card^{II}

- ◆ Up to **HK\$500 Cash Rebate^A** upon Mobile Spending
- ◆ Extra **HK\$100 Cash Rebate^A** for an online application
- ◆ Perpetual annual fee waiver

Complete **1 + 2** to enjoy an Extra Welcome Reward* of **HK\$100 Cash Rebate^A**

Rewards valued
up to **HK\$700**

^AThe 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 Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

*The Extra Welcome Reward is offered on a first-come-first-served basis while stock lasts.

¹Promotion Period: From 16 August to 31 October 2021 (both dates inclusive)

◆ **Act now and enjoy the convenience of one-stop banking**

Personal Customer Service Hotline: **(852) 3988 2388** | **www.bochk.com**

The above products, services and offers are subject to the relevant terms.

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

Promotion
Details



Download
Mobile Banking
Application



NotALot Promotion Offers^{III}:

Trade 1 share with NotALot service

Start your investment journey with just **1 share** from up to **200 Hong Kong stocks**.
i-Free banking customers can enjoy flexible investment options with priority access to the service now.

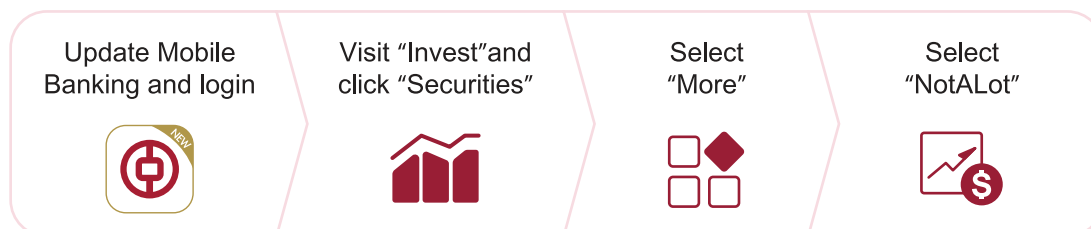
The Hottest Deal!

Only **0.25%** brokerage fee for buying odd lot
+ Enjoy unlimited **\$0 brokerage fee offer^{III}** for selling odd lot
(No minimum fee)

Promotion Period: From now until 31 December 2021



◆ Login BOCHK Mobile Banking to experience it!



GBA Youth Card Welcome Offer^{IV}:

The brand new GBA Youth Card* offers all the conveniences in various aspects, including study, work, life and starting a business - helping Hong Kong Youth to realize their dreams in the Greater Bay Area.

The GBA Youth Card links to "The Greater Bay Area Homeland Youth Community Foundation's YO PLACE membership" which entitles members to participate in various activities and enjoy the services and privileges provided by YO PLACE.

◆ New BOCHK Credit Cardholders can enjoy:



10% Cash Rebate for Mobile Spending
(maximum HK\$300 Cash Rebate)

or



Interest-Free Cash Instalment Loan of up to HK\$80,000



GBA Youth Card Product
Information and Terms
and Conditions

*GBA Youth Card will be available for online application in mid-September. Please stay tuned to the announcement for details.

Promotion Period: From now to 31 December 2022

Terms and Conditions apply. Reminder: To borrow or not to borrow? Borrow only if you can repay!

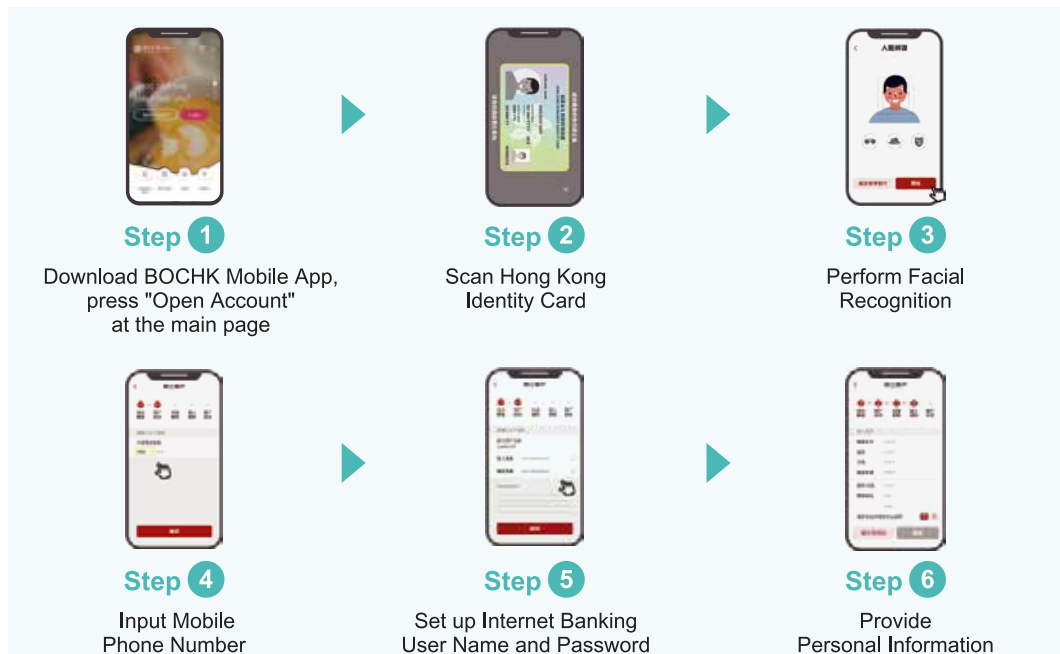
Easy Account Opening Guide 1

Mobile Account Opening (only applicable to new customers aged 18 or above with valid HKID card)



I don't want to go to a branch. Can I **open an i-Free Banking service account** on my mobile phone?

You can open a bank account with the BOCHK mobile banking app.
Just follow the steps below:



Details of
Mobile Account
Opening



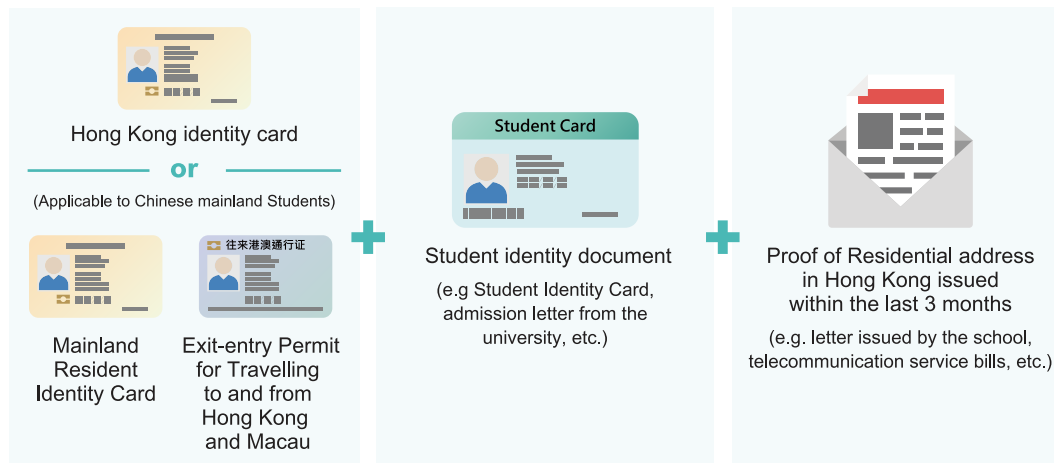
Easy Account Opening Guide 2

Account opening at a branch



The welcome offer looks attractive. How can I **open an i-Free Banking service account** at BOCHK branch?

You are required to bring the following original copies with you for account opening at any BOCHK Branch*:



*Applicants under the age of 18 are required to be accompanied by a parent / guardian when opening an account. The parent / guardian will be required to provide proof of identity and sign the relevant declaration. BOCHK has the right to decide whether to accept any account opening application or not.



I. Welcome Offer Terms & Condition

- The promotion period is from 16 August to 31 October 2021(both dates inclusive) ("Promotion Period").
- Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong ("Eligible Students") who fulfill the below requirements during Promotion Period, will be entitled to enjoy an Extra Welcome Reward of **HK\$100 Cash Rebate**.
 - During the Promotion period, Eligible Students: (i) New take up or Upgrade to *i-Free Banking* at any branch of Bank of China (Hong Kong) Limited ("BOCHK") or by BOCHK mobile banking application ; (ii) Apply for a BOC i-card (not applicable to BOC i-card Dual Currency Diamond Card (Virtual Card)) /BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card successfully;
 - Definition of personal customers who have newly taken up or upgraded to *i-Free Banking* services:
Eligible Students should have not taken up or cancelled *Private Banking, Wealth Management, Enrich Banking, i-Free Banking* service or any non-integrated banking service in BOCHK in the past 6 months prior to 16 August 2021.
 - "Extra Welcome Reward" will be credited to the BOC i-card /BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card Account held by the Eligible Student in the form of Cash Rebate. ("Cash Rebate") Cash Rebate will be credited to the BOC i-card /BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card Account held by the Eligible Student who successfully applies for a BOC i-card /BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card before 30 November 2021 and will be credited to the BOC i-card /BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card Account before 31 January 2022. The relevant BOC i-card/ BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card Account must be valid at the time when the Cash Rebate is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
 - Each Eligible Students can enjoy the "Extra Welcome Reward" once only.
 - For all Eligible Students' applying to newly take up or upgrade to *i-Free Banking* or applying for a BOC i-card / BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card successfully through BOCHK, the decision of BOCHK shall be final and conclusive.
 - "An Extra Welcome Reward" is offered on a first-come-first-served basis while stocks last.
 - BOC i-card/ BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card Cash Rebate ("Cash Rebate") :
 - Cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash rebate is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts. It is also not refundable or transferrable. (ii)The status of the credit card accounts held by the Eligible Students should be normal, valid and in good standing, and such accounts should not have breached the Card User Agreement when the Cash rebate is credited by the BOC Credit Card (International) Limited (the "Card Company"). If Eligible Students cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.
- The waiver of the "Total Relationship Balance" requirement of BOCHK *i-Free Banking* during the period of study and the first 3 years after graduation:
 - To enjoy this offer, Eligible Students should present a valid student identity document when newly taking up or upgrading to *i-Free Banking* at any branch of BOCHK. BOCHK reserves the right to decide whether to accept, or decline any account opening application or give the offer to the applicants in accordance with the information provided, without obligation to provide any reasons.
 - Starting from the beginning of the fourth year after graduation, if the customer's "Total Relationship Balance" falls below the designated amount, BOCHK reserves the right to terminate the customer's i-Free Banking service and any related offers at its sole discretion. For details, please contact BOCHK branch staff.**
 - Terms and conditions apply to the BOCHK *i-Free Banking* service. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.

II. BOC i-card/ BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card Welcome Offer Terms & Conditions

- The promotion period runs from now until 31 December 2021. Only applicant whose BOC i-card/ BOC HKUST Platinum Card/ BOC Shue Yan University Visa Platinum Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
- Successful Eligible Credit Card applicants, who select "10% Cash Rebate for Mobile Spending" as the welcome offer, are required to make transactions through mobile payment (the "Eligible Transactions 1") (Including BoC Pay, UnionPay App, Apple Pay, Huawei Pay, Google Pay, Samsung Pay) (if applicable) ("Mobile Payment Transactions") within the first month and following three calendar months of card issuance ("Spending Period") (Refer to Example I). 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, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card(International) Limited ("the Company") at its sole discretion from time to time are all excluded from Eligible Transactions 1. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum of HK\$100 Cash Rebate per Spending Cycle for the welcome offer and the accumulated maximum rebate amount is HK\$300 for the Spending Period[^].

Example I:

Card Issuance Date	Spending Period	[^] Spending Cycle and Rebate
16 August 2021	16 August to 30 November 2021	Spending Cycle 1 (from card issuance till the following calendar month) 16 August to 30 September 2021: maximum of HK\$100 Cash Rebate.
		Spending Cycle 2 (the second calendar month since card issuance) 1 to 31 October 2021: maximum of HK\$100 Cash Rebate.
		Spending Cycle 3 (the third calendar month since card issuance) 1 to 30 November 2021: maximum of HK\$100 Cash Rebate.
30 September 2021	30 September to 31 December 2021	Spending Cycle 1 (from card issuance till the following calendar month) 30 September to 31 October 2021: maximum of HK\$100 Cash Rebate.
		Spending Cycle 2 (the second calendar month since card issuance) 1 to 30 November 2021: maximum of HK\$100 Cash Rebate.
		Spending Cycle 3 (the third calendar month since card issuance) 1 to 31 December 2021: maximum of HK\$100 Cash Rebate.

- Successful Eligible Credit Card applicants, who select "HK\$500 Cash Rebate" as the welcome offer, are required to accumulate spending of HK\$8,000 or above in local and/or overseas retail spending (the "Eligible Transaction 2") (Including at least one Mobile Payment Transaction in the Credit Card account within the first two months of card issuance in order to be eligible for the welcome offer. Annual fee, financial fee, handling fee, balance transfer, cash before card service amount, cash advance, installment fee, 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, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other category as may be defined by the Company at its sole discretion from time to time are all excluded from Eligible Transaction 2. Main cardholder and additional cardholder spending can combine to accumulate.
- Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
- Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
- The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited/Visa International/Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
- The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
- The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
- Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
- The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- If multiple redemption of welcome offer has occurred or any of the transactions 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 to the cardholder's account without prior notice. The cost of "10% Cash Rebate for Mobile Spending" is in accordance with Eligible Transaction 1 amount and "HK\$500 Cash Rebate" is HK\$500.
- The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
- Only applicant whose main card application (not applicable to BOC Hong Kong Airlines Visa Card) is made via BOC Credit Card (International) Ltd. "BOCI" website (including Bank of China (Hong Kong) Ltd. "BOCHK" Internet Banking, BOCHK Mobile Application, BOCI website, BOCI WeChat ID, BOCI URL of QR code and designated link) and approved within the promotion period will be eligible for the online application extra welcome offer. The online application extra welcome gift is HK\$100 Cash Rebate, the Company reserves the right to offer an alternative gift of equivalent or approximate value. HK\$100 Cash Rebate will be credited to main card account within 4-8 weeks after card issuance. The status of the credit card account must be normal, valid and in good credit condition.

16. **The 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 Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
17. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder 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 first approved will be offered.
18. No person other than the 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.
19. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
20. In case of any dispute(s), the decision of the Company shall be final.
21. Apple Pay is a trademark of Apple Inc., registered in US and other countries. Huawei Pay is the trademark of Huawei and is submitted for trademark registration in China and other countries/regions. Google Pay is a trademark of Google LLC. Samsung Pay is a trademark of Samsung Electronics Co., Ltd..
22. The promotional offers are subject to terms and conditions, for details please refer to www.bochk.com/creditcard (Main Page>Credit Card).

III. Terms of NotALot's promotion offers:

1. \$0 brokerage fee offer for selling odd lot:

- Promotion period is from 24 May 2021 until 31 December 2021 (both dates inclusive)("Promotion Period").
- This offer is only applicable to personal banking customers who maintain sole-name securities account ("Eligible Customers") with Bank of China (Hong Kong) Limited ("BOCHK").
- This offer is not applicable to joint-name securities account.
- Eligible Customers who are buying odd lot listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB via NotALot of BOCHK Mobile Banking during Promotion Period, and selling odd lot listed on HKEx and settled in HKD or RMB (Excluding the transactions of underlying stock along with odd lot) via BOCHK Mobile Banking during Promotion Period, will entitle to brokerage fee reduction for each selling transaction ("Brokerage Fee Reduction"). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Customers should pay the brokerage fee of selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on or before 31 March 2022.
- If an Eligible Customers hold more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the 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 and trading fee charged by HKEx.**
- Eligible New Securities Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

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.

Important Notice of Trading Odd Lot:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Not accept buying odd lot through Mobile Banking via securities margin accounts.
- Upon receipt of customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fee and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate several spreads from the nominal price. The order type of such odd lot order would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with 10 best price queues in the prevailing market and within the range of maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from the nominal price at the time of order placement. Any unexecuted order will be automatically cancelled at once.
- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to manual processing of odd lot orders, there is no definite range of price difference between the odd lot and the board lot. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with share quantity equal to or exceeding one board lot of the stock will be rejected.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

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.

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.

IV. GBA Youth Card Welcome Offer

For the details of the offers, please refer to the terms in the relevant promotion materials, refer to www.bochk.com/en/creditcard/details/cobrand/cobrand/gbayouth.html or contact the branch staff of BOCHK.

General Terms:

1. The above offers are applicable to BOCHK personal banking customers only.
2. Unless otherwise specified, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
3. "Extra Welcome Reward" is not applicable to BOC i-card Dual Currency Diamond Card (Virtual Card) applications.
4. All Welcome Rewards are offered on a first-come-first-served basis while stock lasts.
5. All the above offers cannot be transferred, returned, exchanged for other vouchers/ gifts or redeemed for cash.
6. Each customer is entitled to the above offers and rewards once only.
7. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
8. BOCHK/Card Company reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
9. In case of any dispute, the decision of BOCHK shall be final.
10. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
12. Customers are responsible for the data charges of downloading and using the BOCHK Mobile Application or Mobile Banking imposed by their service providers.
13. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile Application, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time and posted to on BOCHK Mobile Application or Mobile/Internet Banking.
14. The BOCHK Mobile Application is available to download from official application stores or the BOCHK website. Customers should ensure that the search wording is correct.