Major Insurance Agency:

中國銀行(香港) BANK OF CHINA (HONG KONG)

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Understanding Brings Us Closer

Insurer:

中銀集團保險 BOCG INSURANCE



BOCHK Mortgage Customers Exclusive Offer
Home Insurance Premium Rebate Reward

Thank you for choosing BOCHK mortgage services. We are pleased to present you with **the one-year "Premier Home Comprehensive Insurance"** [1]

Premier Home Comprehensive Insurance

Promotion Period: From 1 October 2026 to 31 December 2026 (both dates inclusive)

During the promotion period, selected mortgage customers who successfully draw down their mortgage loan on or before 30 April 2026 can enjoy the following reward offers for "Premier Home Comprehensive Insurance" (the "Designated Home Insurance")[2]:

Reward 1

First-year premium waiver[1]

Promotional Code: HOUSE

Reward 2

15% off discount upon renewal

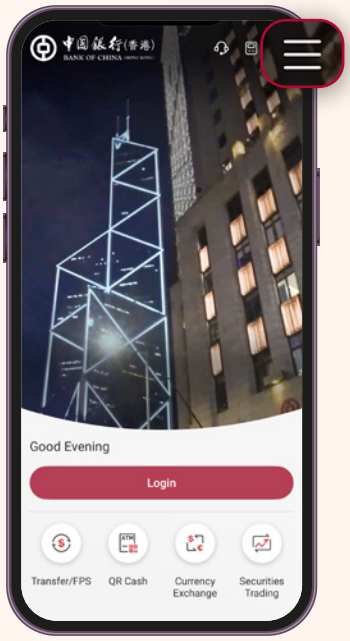
Plan Features

All-rounded household coverages: Up to HK$1,200,000 (per event), cover the accidental loss and damage to your home contents. e.g. in the event of fire, explosion or typhoon

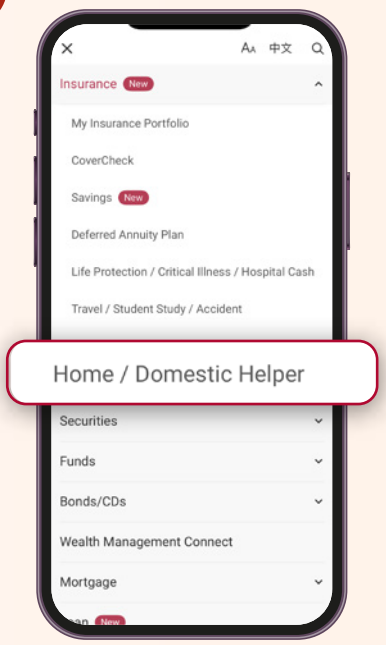
Laptop / mobile phone protection: Covers the actual repair and replacement cost or fees due to robbery or burglary at home, up to HK$5,000 / HK$4,500 (per event) respectively

Mobile Banking Application Process

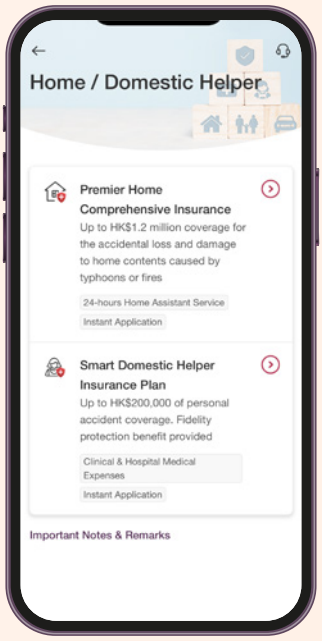
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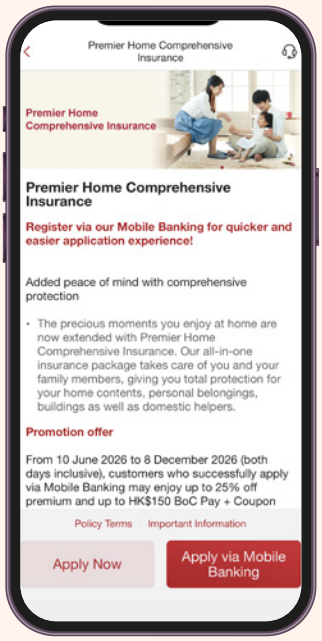
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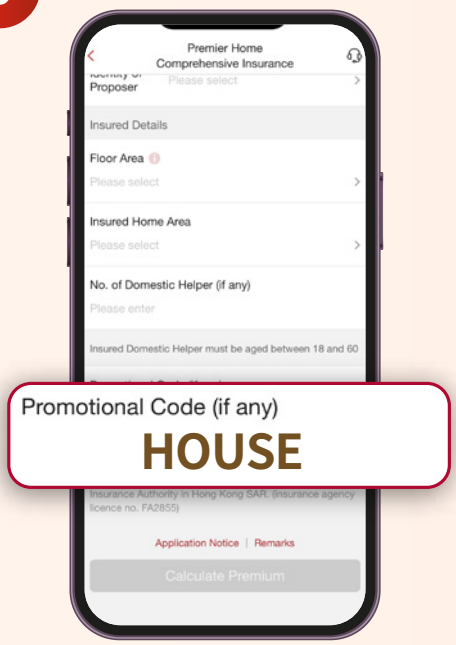
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4



5



Act Now to Enjoy the Rewards!

The above products, services, and promotional offers are subject to relevant terms and conditions. You may visit the BOCHK website at www.bochk.com to learn more about product details, terms, and related product risks. BOCHK Official Website > Insurance > Family Protection > Premier Home Comprehensive Insurance

Notes:

1. Underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"). The premium for the first year is eligible for a 50% discount. Customers are required to pay the discounted premium upfront and will be entitled to a cash rebate equivalent to half a year's premium of the basic benefit of the Designated Home Insurance upon successful drawdown of the mortgage loan. For details, please refer to the promotional terms and conditions. Customers must pay the premium on an annual basis.
2. Applicable to successful enrollment in the Designated Home Insurance through branches, Mobile Banking, or Internet Banking of Bank of China (Hong Kong) Limited ("BOCHK"). If the selected mortgage customers apply for the Designated Home Insurance via BOCHK Mobile Banking or Internet Banking within the promotion period, they should enter the promotional code "HOUSE" to enjoy the 50% discount on the first-year premium and the premium rebate. If the customer ultimately fails to successfully draw down the mortgage loan at BOCHK, the aforementioned premium rebate reward will not be granted, and the renewal premium will revert to the original price.

“Home Insurance x Mortgage Customer Premium Rebate Promotion” Terms and Conditions:

a. Home Insurance x Mortgage promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) (“promotion period”).

b. During the promotional period, customers must have successfully confirmed a mortgage application with Bank of China (Hong Kong) Limited ("BOCHK") for a new government-subsidized residential property or a secondary private residential property, with a loan amount of HKD 1,000,000 or above, and must have drawn down the mortgage loan on or before 30 April 2027, and successfully purchased the "Premier Home Comprehensive Insurance" ("the Insurance Plan") through BOCHK branches, mobile banking or internet banking ("Eligible Customer").

Eligible Customers will enjoy:

1) 50% off the first-year premium and a 15% discount on renewal premiums;

2) An additional premium cash rebate equivalent to the first six months’premium of the basic coverage under the designated home insurance*, details of the rebate amount are set out in the table below (“the Reward”):

*As per Bank of China Group Insurance Company Limited ("BOCG Insurance")’s policy, customers are required to pay the first six months’ premium upfront.

Floor area of the insured home (square feet)		**Annual Premium**		
Gross Floor Area	**Saleable Area**	**Plan 1**	**Plan 2**	**Plan 3**
500 or below	380 or below	342	399	513
501-750	381-570	456	542	713
751-950	571-720	599	684	855
951-1,250	721-950	770	884	1,083
1,251-1,500	951-1,130	941	1,140	1,368
1,501-2,000	1,131-1,500	1,112	1,340	1,625
2,001-2,500	1,501-1,900	1,311	1,596	1,938

c. The address of the mortgaged property must be identical to the address of the insured property used to claim the reward.

d. If an Eligible Customer’s mortgage application, confirmed during the Promotion Period, is ultimately not drawn down by 30 April 2027, or if the Insurance Plan is not taken out, the Eligible Customer shall be deemed to have waived the Reward.

e. The Reward is applicable to new purchase, refinance, refinance with top-up, and remortgage loan for residential property applied by Eligible Customers, but the offer does not apply to standalone top-up mortgage loans.

f. After successfully confirming the loan, Eligible Customers must apply for the Insurance Plan via BOCHK Mobile Banking or Internet Banking and enter the promotional code "HOUSE" to enjoy a 50% discount on the first-year premium and a premium rebate for the first six months. If the customer ultimately fails to receive the loan from BOCHK, they will not be eligible for this Reward or the 15% renewal discount, and renewal premiums will revert to the standard rate.

g. Once the application for insurance is accepted, the policy will be automatically renewed annually, unless the policy terms and conditions are amended. A successful application will authorise BOCG Insurance to debit the premium for the first policy year and its renewal premiums of this plan from the customer's designated account until further notice.

h. The Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 31 July 2027.

i. 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.

j. The Reward is only applicable to the Eligible Customers who enroll in "Plan 1", "Plan 2", and "Plan 3" of the Insurance Plan, and the rebate will only apply to the actual premium amount paid for the basic benefit (excluding insurance premium levy). If a customer enrolls in the optional benefits of the Insurance Plan as well, the relevant premium will not be rebated.

k. This Reward is only applicable to the Eligible Customers who successfully enroll in the Insurance Plan within the Promotion Period. The discounted premium of the policy must be paid on or before 30 April 2027, and late payments will not be accepted; and the insurance period of the policy must commence within three months after the date of application.

l. The Insurance Plan cannot be altered or cancelled in the first policy year, upon successful enrollment.

m. The relevant policy must remain in force and not be cancelled or terminated at the time the Reward is credited, otherwise the Reward will be cancelled.

n. Eligible customers must maintain their mortgage loan accounts with BOCHK in a normal and active/valid status during the Promotion Period and at the time the Reward is credited in order to be eligible to participate in this promotion and receive the Reward, otherwise the Reward will be cancelled.

o. This Reward is non-refundable and cannot be exchanged for other benefits or gifts.

p. This offer is not applicable to insured home over 2,500 square feet (Gross Floor Area) and/or 1,900 square feet (Saleable Area).

q. BOCHK reserves the right to substitute the Reward with other gifts without prior notice.

r. Customers are advised to consider carefully and make their insurance application decisions based on their own analysis and individual insurance needs. The Reward should not be a deciding factor for any customer to apply for insurance. Before applying for insurance, customers must understand or compare the product features and coverages to prevent any situation where the coverage does not meet your needs.

s. BOCHK reserves the right to amend, modify, and terminate the Reward, and may amend any of the above terms and conditions at any time without prior notice. In case of any dispute regarding the Reward, the decision of BOCHK shall be final and binding.

t. In case of any suspected abuse, misuse, or fraud, BOCHK reserves the absolute right to disqualify the Eligible Customer from participating in the Reward.

Premier Home Comprehensive Insurance major exclusions (For details, please refer to the policy)

General exclusions applicable to the policy:

Wear and tear; electrical or mechanical breakdown; spectacles, contact lenses, dentures or prostheses; pagers, portable phones(except as defined under - Extension Coverage to I. BASIC BENEFIT – item H. Laptop Computer and mobile phone); deliberate or malicious act (except as defined under - Extension Coverage to I. BASIC BENEFIT – item M. Malicious Damage by tenant); war, act of terrorism; damage due to poor construction or lack of maintenance of the Buildings; damage caused by any unexplained or mysterious disappearance and consequential loss; any part of the structure of the Buildings (except as defined under - II. OPTIONAL BENEFITS –6.BUILDINGS); damage caused by water seepage, etc.

Exclusion to Extension Coverage to I. BASIC BENEFIT - item B. Interior Decoration/ Refurbishment Works:

any loss directly or indirectly caused by bursting of water pipes and/or blocking of drainage system; any loss or damage directly caused by the workmanship in the decoration works.

Important Notes of The Insurance Plan:

- The Insurance Plan and the supplementary rider(s) (if any) are underwritten by the BOCG Insurance.
- 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.
- 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 reserves the sole right to determine whether any application for the Insurance Plan is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the insurance products. The relevant insurance plans are products of BOCG Insurance but not BOCHK.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Insurance Plan, 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.
- 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 Plan should be resolved directly between BOCG Insurance and the customer.
- 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 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 Insurance Plan and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Insurance Plan 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 Insurance Plan 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.

General terms:

- The above offers are only applicable to personal banking customers.
- 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 BOCHK staff and / or BOCG Insurance.
- BOCHK and / or BOCG Insurance reserve the right to change, suspend or terminate the above products, services and offer and to amend the relevant terms and conditions at any time at its sole discretion.
- In case of any dispute, the decision of BOCHK and / or BOCG Insurance shall be final.
- Customers need to pay for the relevant data generated by downloading and/or using BOCHK Mobile/Internet Banking.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile/Internet Banking and/or BOCHK Mobile Application, 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/Internet Banking.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.