

「 HONG KONG-ZHUHAI-MACAO BRIDGE (HK SECTION) HALF MARATHON

ALL SET LET'S GO UNLEASHING CITYWIDE REWARDS」 TERMS AND CONDITIONS :

1. Bank of China (Hong Kong) (“BOCHK”) 「 Hong Kong-Zhuhai-Macao Bridge (HK Section) Half Marathon All Set Let’s Go

Unleashing Citywide Rewards」 promotion period is from October 9 to December 31, 2023 (both dates inclusive) ("Promotion Period").

2. Details of the Cash Rewards and how to participate in the First Rewards on Track and Monthly Lucky Draw:

I. During the promotion period, after the customer has successfully registered to participate in the tasks through the "BOCHK Hong Kong-Zhuhai-Macau Half Marathon All Set Let’s Go Registration Page" ("Registration Page"), customer who has completed any one of the designated product transaction tasks of "Initiation Rewards", "Surpassing Rewards" or "Achievement Rewards" ("Eligible Customer") will receive a cash reward of up to HK\$300.

	Designated Product Categories	Designated Product Transactions	Cash Rewards
Initiation Rewards:	Mobile Account Opening	New customer successfully opens an account via Mobile Banking	A cash reward of HK\$100 will be given to the customer who has completed any one of the designated product transactions of the "Initiation Rewards "
	Cross-boundary Wealth Management Connect (WMC)	Successfully matched the "Cross-Border Wealth Management Connect – Northbound Scheme"	
	Home Expert	Download Home Expert App to join "The Landlord Game" and subscribe eNewsletter successfully	
Surpassing Rewards:	Credit Card	Successfully applied for Chill Card OR Single net retail spending transaction amount of HK\$2,100 or above by eligible BOC Credit Cards	A cash reward of HK\$100 will be given to the customer who has completed any one of the designated product transactions of the " Surpassing Rewards "
	BoC Pay	Accumulated spending at merchants of HK\$2,100 or above via BoC Pay (No single net spending requirement)	
Achievement Rewards:	Stock	Accumulated securities transaction amount reached equivalent to HK\$21,000 or above	A cash reward of HK\$100 will be given to the customer who has completed any one of the designated product transactions of the " Achievement Rewards".
	Fund	Accumulated fund subscription amount reaches HK\$21,000 (equivalent) or above (excluding money market funds)	
	Deposit	Successfully opened CNY Flexi Time Deposit	
	Foreign Exchange	Accumulated foreign exchange transactions amount of HK\$21,000 or above (or its equivalent) via BOCHK Mobile Banking	
	Insurance	Successfully enroll in Travel Insurance with net premium of HK\$100 or above (underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”)) or Successfully enroll in BOC Life Deferred Annuity (Fixed Term) (Apply via branch channel or mobile banking) or BOC Life Deferred Annuity (Lifetime) (underwritten by BOC Group Life Assurance Company Limited (“BOC Life”))	
Personal Loan	To enjoy extra HK\$500 cash reward by using gift code 「 HM 」 to apply and drawdown BOC Express Cash Instalment Loan – Tax Season Loan and Enjoy a preferential APR with ease in Tax Season Loan (not applicable		

		to Balance Transfer)	
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II. Cash Rewards Fulfillment and Details

- 1) During the promotion period, cash rewards are limited to the first 3,000 eligible customers who complete the designated product transactions. Each eligible customer who successfully registers can receive a cash reward of HK\$100, with a maximum reward of HK\$300. First come first served basis.
- 2) The cash reward will be credited to the eligible customer's BOCHK non-immovable savings or Hong Kong dollar current account (single name) on or before September 30, 2024.
- 3) Eligible customers must still hold a valid BOCHK non-fixed savings or Hong Kong dollar current account when BOCHK credits the cash reward, otherwise the cash reward will be cancelled, and the eligible customer will not receive any reward.
- 4) Each eligible customer can receive a maximum of one cash reward each in the "Initiation Rewards", "Surpassing Rewards" and "Achievement Rewards".

III. How to participate in the Lucky Draw and Details

- 1) During the promotion period (October 9 to December 31, 2023), all eligible customers who have successfully registered on the registration page and completed any one of the designated product transactions within the specified lucky draw period will be automatically entitled one chance of lucky draw.
- 2) During the promotion period (October 9 to December 31, 2023), each eligible customer can be entitled a maximum of three chances of the lucky draw; within each lucky draw period, each customer can be only entitled a maximum of one chance of the lucky draw.

The lucky draw period as follows :

Rounds of Lucky Draw	Periods of Date
First	October 9 - October 31, 2023
Second	November 1 to 30, 2023
Third	December 1-31, 2023

- 3) If the customer wins the prize in the first round, the customer will not be entitled to the second and third rounds of lucky draws. If the customer has won the prize in the second round, any previously accumulated chance of lucky draw will be cancelled and cannot be accumulated to the remaining periods, even if the customer has completed the designated product transaction in the following period, the customer will not be entitled for any additional chances of lucky draw. Conversely, if the customer does not win the prize in the first round, chance of lucky draw will be accumulated to the remaining periods until all three rounds of lucky draw have been completed.
- 4) Customer can repeat the designated product transaction in different draw periods to be entitled the chance of lucky draw. If a customer opened an accounts via mobile banking in the first draw period, accumulated a total securities trading amount equivalent to HKD\$21,000 or above in the second draw period, and repeated the same transaction in the third draw period, the customer will be entitled one chance of lucky draw for each draw period.
- 5) The designated product transactions mentioned above will be recalculated on the first day of each month.
- 6) Any employees of BOCHK involved in organizing this lucky draw is not eligible to participate in this lucky draw, in order to show fairness.
- 7) BOCHK will randomly draw prize winners in rounds ("Eligible Prize Winners") through the computer system and will give away one of the following travel accommodation packages ("Rewards") and BOCHK's credit cards rewards, the transaction records of the relevant rewards will be sent after verification by BOCHK.

Rewards and Quotas for each round of Lucky Draw as follows :

Rounds of Lucky Draw	Rewards	Quota
First	Rosewood Hong Kong 2 days 1 night accommodation for two persons with a SPA	1

	and food and beverage voucher or;	
	2,100,000 BOC Credit Card Gift Points	1
Second	Round-trip luxury transportation between Zhuhai and Hong Kong, including 2 days 1 night accommodation for 2 persons at the St .Regis Zhuhai or;	1
	2,100,000 BOC Credit Card Gift Points	1
Third	Round-trip luxury transportation for 2 persons between Macao and Hong Kong along with 2 days 1 night accommodation for 2 persons at Studio City Macao Waterpark tickets or;	1
	2,100,000 BOC Credit Card Gift Points	1

- 8) In each lottery period, one winner of the tourist accommodation package will be drawn first, and then one winner of BOC credit card points will be drawn. Regardless of the number of draws, each eligible customer can only win a maximum of one prize within the whole draw period.
- 9) If the gifts/ promotions are out of stock, BOCHK and BOC Credit Card (International) Limited may replace them with other gifts/ promotions of similar value. BOCHK and BOC Credit Card (International) Limited will not notify any changes in the supply shortage or replacement of the rewards or requirements for redeeming promotional points for the exchanged gifts. BOCHK and BOC Credit Card Limited reserve the right to make the final decision on all rewards.
- 10) All rewards received cannot be transferred, returned, exchanged for other offers/gifts, and cannot be used for sale.
- 11) The lucky draw results will be announced the winning customer's English surname and the first 4 digits of the mobile phone number on the BOCHK website www.bochk.com and the latest version of BOCHK Mobile Banking on or before June 30, 2024. And the prize notification SMS will be sent to the winning customer based on the customer's phone number recorded by BOCHK.
- 12) Please note that the lucky draw is conducted randomly, and each prize has a specific probability depending on the number of participants. The opportunity for qualified customers to participate does not mean that the customer will definitely receive any reward, and there is no guarantee that the customer will win the prize if the customer purchased insurance or reached a certain number of transactions.
- 13) Customer is advised to consider carefully and make a life or general insurance decision based on their own analysis and in response to their personal needs for life or general insurance. This sweepstakes should not be used as a determining factor for any customer to enroll in life or general insurance. Customers must understand or compare the product protection content before purchasing life insurance or general insurance, so as to avoid the situation that the protection content does not meet your needs.

Terms and Conditions for the distribution of Travel and Accommodation Package Rewards:

- 1) Eligible customer must hold a valid BOCHK non-stationary savings or Hong Kong dollar current account (single name) when BOCHK issues the reward, otherwise the reward will be cancelled, and the eligible customer will not be able to receive any rewards for the whole event.
- 2) If the account has been cancelled or performed a bad record, or the customer voluntarily gives up receiving rewards, the relevant rewards will not be issued and will be automatically cancelled.
- 3) BOCHK will send the reward redemption letter together with the redemption details by mail and notify the winning customer by SMS after the lucky draw result is announced. The winning customer must register at a valid mailing address record in BOCHK to enjoy the prize.
- 4) If the winning customer has not received the relevant SMS notification or been mailed reward redemption letter on or before July 31, 2024, please follow up with the Bank accordingly. Overdue will be deemed as a waiver of the award qualification without prior notice. BOCHK will not assume the relevant responsibilities, nor will it make any compensation.
- 5) Travel and Accommodation Package ("Package") redemption service is provided by Klook Travel Technology Limited (Klook) and is subject to Klook's terms and conditions. Klook is solely responsible for any issues related to the redemption of the Package and the Package. Any dispute or complaint in relation to this package shall be resolved between the Winner and Klook.
- 6) Once the package is confirmed, it is non-transferable and non-refundable. If there is any change in the itinerary and the departure date has to be modified, the winner has to pay for any expenses incurred due to the modification.
- 7) If the package is not departed due to force majeure (e.g. flight cancellation, rescheduling, non-departure or mandatory quarantine due to epidemic/weather), BOCHK and Klook will not be responsible for any losses incurred by the winners and will not make any refunds or compensations.

- 8) BOCHK and Klook reserve the right to amend the terms and conditions of this package at any time without prior notice. In case of dispute, the decision of BOCHK and Klook shall be final.
- 9) The package is not transferable, returnable, exchangeable or redeemable for cash.
- 10) Departure date is subject to availability of ferry seats and hotel rooms.
- 11) Winners are required to redeem the ticket on or before January 31, 2025, after which no replacement ticket will be issued.
- 12) BOCHK is not the supplier of the package. Customers should contact Klook directly for any enquiries or complaints about the coupons. BOCHK does not provide any guarantee for the coupons or services provided by the suppliers, and is not responsible for any consequences arising from the use of the coupons or services provided by the suppliers.

Terms and Conditions for Distribution of BOC Credit Card Gift Points :

- 1) Eligible Customers are required to hold a valid BOCHK non-stationary savings or Hong Kong Dollar current account (single name) and Eligible BOC Credit Card at the time of BOC Credit Card Gift Points (the "Gift Points") distribution, otherwise the Gift Points will be cancelled and no Gift Points will be credited to the Eligible Customers. The Gift Points will be credited to the customer's latest opened Credit Card account or the Credit Card account with the most recent spending. For any special cases, BOCHK and/or BOC Credit Card (International) Limited reserves the right to replace the Gift Points credit by Cash Rebate (base on the calculation of 1 Gift Point equivalent to HK\$0.004 Cash Rebate). The decision of BOCHK and/or the BOC Credit Card (International) Limited shall be final and conclusive on the forms of Reward crediting.
- 2) If the Eligible Customer does not hold a valid Eligible BOC Credit Card at the time of Gift Points distribution, he/she will be deemed to have voluntarily forfeited his/her entitlement to the Gift Points, and the Gift Points will be deferred to the next winner.
- 3) If the winning customer has not received the relevant SMS notification on or before July 31, 2024, please follow up with the Bank accordingly. Overdue will be deemed as a waiver of the award qualification without prior notice. BOCHK will not assume the relevant responsibilities, nor will it make any compensation.
- 4) The Gift Points will be credited to the Eligible Credit Card account on or before September 30, 2024.
- 5) The Gift Points cannot be refunded, transferred, resold, or redeemed for cash or other gift items. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" and other related promotions also apply.
- 6) Any fraud and abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Gift Points have being awarded, the eligibility will be forfeited. BOCHK reserves the right to take legal action in such instances.
- 7) An Eligible Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Gift Points are being awarded will be eligible for the Promotion and the Gift Points. In the event of termination of the credit card account, violation of the Card User Agreement, or forfeiture of the Gift Points during the Promotion or at the time the Gift Points are being awarded, the Gift Points will be cancelled automatically forthwith.

IV. General Terms

- 1) The above products, services and offers are subject to relevant terms and conditions. For details, please refer to the relevant promotional materials or inquire with BOCHK Branch staff.
- 2) Each eligible customer (calculated based on identity document and only applicable to single-name accounts) can win a maximum of 1 lucky draw prize during the entire promotion period.
- 3) Any false transactions, unauthorized transactions, canceled or refunded transaction funds will not be regarded as valid transactions and are not eligible to participate in this event.
- 4) If the lucky draw prizes cannot be provided for any reason, BOCHK reserves the right to substitute other rewards at any time without prior notice.
- 5) The above offers will be verified against the transaction records stored in BOCHK based on the transaction date and amount of BOCHK. If the information held by the customer is inconsistent with the records of BOCHK, the records of BOCHK shall prevail.
- 6) The registration records on the BOCHK event registration page are subject to the records in the BOCHK system.
- 7) BOCHK reserves the right to amend, suspend and cancel the above products, services and promotional offers and amend the terms and conditions at any time. In case of any dispute, BOCHK reserves the right of final decision.
- 8) All information and pictures are for reference only.

- 9) Apart from the relevant customer and BOCHK, no other person has the right to enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, or enjoy the benefit of any provision of these Terms and Conditions.
- 10) Customers are required to pay for the relevant data charges incurred by using and/or downloading BOCHK Mobile/Internet Banking ("BOCHK Mobile App").
- 11) Please download the BOCHK mobile application through the official software application store or BOCHK website, and pay attention to the search identification words.
- 12) By using the mobile application of BOCHK, the viewer agrees to the disclaimer and policy stated by BOCHK in the mobile application from time to time.
- 13) If there is any discrepancy between the Chinese and English versions of this promotional material, the Chinese version shall prevail

3. 「Rewards on Track」 Designated Product Transactions :

- I. To be considered the transaction as completed, the designated product transactions of 「Initiation Rewards」, 「Surpassing Rewards」 or 「Achievement Rewards」 must be successfully executed. The transaction date shall be the day when the designated transaction is successfully executed as recorded in BOCHK's system. Details of completion of designated transactions and related transaction days are as follows:

1) 「Initiation Rewards」:

I. Mobile Account Opening :

- New customer successfully opens an account via Mobile Banking can enjoy HK\$100 cash reward.
- This offer is only applicable to personal banking customer with Hong Kong Permanent Identity Card and do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name account before October 9, 2023, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").

II. Home Expert :

● Terms & Conditions of "The Landlord Game" :

1. All participants must read the terms and conditions carefully before participating in this campaign. By participating in this game, participants agree to be bound by these terms and conditions.
2. Participants who successfully completed registration of "The Landlord Game" ("the Game") via "Home Expert" Mobile APP of Bank of China (Hong Kong) Limited ("BOCHK") during the promotion period and completed the following mission ("Selected Mission") can enjoy HK\$ 100 cash reward:
 - Sign up Newsletter: Signed up for the "Newsletter" via the mission card of the Game. If participants enter the sign-up page directly via designated mission card of the Game but leave the sign-up page to have other operation before finishing the sign-up, participants cannot enjoy the reward if they return to complete sign-up subsequently. Participants must enter the sign-up page via designated mission card to sign-up in order to receive the reward.
3. Each participant can only register the Game once with a valid local mobile number. Participants are not allowed to repeatedly register by using different mobile numbers with the same device during the Promotion Period. BOCHK reserves the right to disqualify the participant who registered the Game repeatedly without prior notice. BOCHK reserves the right of final decision to grant the reward to participants.
4. To be eligible for the cash reward, participants should successfully (i) register for lucky draw via "BOCHK All Set, Let's Go! Unleashing Citywide Reward" registration page & (ii) use the mobile phone number that match with the bank record to register the Game does and complete the Selected Mission on or before December 31, 2023.
5. BOCHK will not be liable to the participants who fail to receive the cash reward due to missing or incorrect information input (including mobile number) during the Game and/or lucky draw registration.
6. BOCHK will not redistribute nor accept any liabilities if mobile phone number registered in the Game does not match with the bank record or participants changed the account's contact number which does not match with the mobile number registered in the Game and/or with any other reasons, resulting in the inability to receive the cash reward during the entire Promotion Period and at the time the rewards are being distributed.

7. Participants' information, including mobile number collected via the Game by BOCHK shall be used to verify winners' identity, deliver reward and for internal data analysis. The data will be destroyed after 180 days from the date of collection.
8. BOCHK has the right to change, terminate, amend, or suspend the Game or its terms and conditions without prior notice.

III. Cross-boundary Wealth Management Connect(WMC) :

- The HK\$100 cash reward ("Cash Reward") is applicable to customers who successfully match the "Cross-Border Wealth Management Connect – Northbound Scheme" from October 9, 2023 to December 31, 2023.
- Each eligible customer is only entitled to the Cash Reward once.
- Upon verification by Bank of China (Hong Kong), the Cash Reward will be deposited in cash to the eligible customers' non-dormant HKD Savings Account or HKD Current Account before September 30, 2024.
- The HKD Savings Account or HKD Current Account into which the Cash Reward are deposited must remain in normal and valid status in order to be eligible for participation in this promotion and to receive the related reward. Otherwise, the reward will be cancelled.
- The Cash Reward is non-exchangeable for other gifts, non-refundable, non-transferable, and not for sale. The promotion is available on a first-come, first-served basis, while quota lasts. In case of any disputes, the decision of Bank of China (Hong Kong) shall be final.

2) 「Surpassing Rewards」 :

I. BOC Credit Card – Successfully applied for Chill Card Promotion Terms and Conditions :

- The promotion period runs from October 9 until December 31, 2023 (both dates inclusive). Only applicant whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the \$100 cash reward.
- BOC Credit Card (International) Limited ("the Company") will verify the application record to confirm the cash reward entitlement of each customer. In all conditions, the Company's record shall prevail.
- Only applicants who are not have cancelled their Cards, or were once cardholders of the BOC Chill Card in the 12 months prior to the date of application, will be eligible for the \$100 cash reward.

II. BOC Credit Card single net retail spending transaction amount of HK\$2,100 Cash Reward Promotion Terms and Conditions:

- The Promotion runs from October 9 to December 31, 2023 (both dates inclusive) (the "Promotion Period").
- The promotion is only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (Unless Specified) (the "Eligible Credit Cards"), excluding BOC Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
- Eligible spending includes local, overseas and online retail spending with single net spending transaction amount of HK\$2,100 or above per transaction (counted by posted amount of the transaction) (the "Eligible Spending"), but excludes AlipayHK and WeChat Pay transactions, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions.
- Eligible cardholders (counted by the Identification Document Number) are required to register, and fulfill the Eligible Spending with single net spending transaction amount of HK\$2,100 or above per transaction by Eligible Credit Cards to enjoy the HK\$100 Cash Reward.
- For the Eligible Spending made at overseas will be determined by the equivalent HKD amount shown at the monthly statement. For the Eligible Spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
- For the Eligible Spending made with a supplementary card will be combined with those from the main card.
- The Eligible Spending must be successfully posted on or before January 7, 2024.

III. BoC Pay Accumulate Spending of HK\$2,100 Cash Reward Promotion Terms and Conditions:

- The Promotion runs from October 9 to December 31, 2023, both dates inclusive, based on the transaction date (the “Promotion Period”).
- The Promotion is applicable to customers who successfully binds the BoC Pay mobile app (the “BoC Pay”) with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account (the “Eligible Customers”).
- During the Promotion period, an Eligible Customer can enjoy HK\$100 Cash Reward upon accumulated spending at merchants of HK\$2,100 or above in HKD via BoC Pay (the “Eligible Transaction”). Eligible transaction must be made via UnionPay network.

3) 「Achievement Rewards」:

I. Accumulated securities transaction amount reached equivalent to HK\$21,000 or above

- Only applicable to customers who holding single-name securities account (including securities margin account and family securities account) during Promotion Period (“Eligible Securities Customers”).
- Eligible Securities Customers who buying or selling the securities listed on Hong Kong Exchange and Clearing Limited (“HKEx”) and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or the securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) and settled in RMB or the securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Mobile Banking, Internet Banking or Automated Stock Trading Hotline of BOCHK through the single-name securities account during Promotion Period (“Eligible Transaction”), and the accumulated amount of Eligible Transaction has reached equivalent to HK\$21,000 or above during Promotion Period.
- The transaction amount settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. The relevant accumulated amount of Eligible Transaction is subject to the records of BOCHK.

II. Accumulated fund transaction amount reached to HK\$21,000 (equivalent) or above (exclude Money Market Fund) :

- Only applicable to customers who holding single-name Funds account during Promotion Period (“Eligible Funds Customers”).
- During the Promotion Period, Eligible Funds Customers who have investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) (“Eligible Subscription”), and the accumulated amount of Eligible Subscription has reached HK\$21,000 (equivalent) or above during Promotion Period.
- For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

III. RMB Flexi Time Deposit Placement :

- The promotion period is from October 9, 2023 to December 31, 2023, both dates inclusive (“Promotion Period”).
- Customers who place 3-month “RMB Flexi Time Deposit” stated in 4.III. below with "Eligible New Fund Balance" of RMB10,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited (“BOCHK”) during the Promotion Period (“Eligible Customers”), can enjoy preferential interest rate as below:

Numbers of Actual Deposit Days	Corresponding Deposit Period	RMB Interest rates (p.a.)
1 day – less than 1 month	1-day	1.50%
1 month – less than 3 months	1-month	1.80%
Until maturity	3-month	2.10%

- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on October 9, 2023 by Bank of China (Hong Kong) Limited (“BOCHK”) and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.
- “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.

- Eligible Customers can partially or fully withdraw the principal of “RMB Flexi Time Deposit” on any banking business days via any branches of BOCHK after 1 day from the placement date of “RMB Flexi Time Deposit” (the “Minimum Deposit Period”). The interest of the withdrawal amount will be calculated on the basis of the Corresponding Deposit Period and the relevant interest rates of the Number of Actual Deposit Days (i.e. from the value date of “RMB Flexi Time Deposit” till the date prior to the withdrawal) (the interest rates of each Corresponding Deposit Period and the relevant value date will be determined at the time of placement and will be shown in the “Interest Rate Summary” section of the Deposit Confirmation). The interest will be credited to the Eligible Customer’s designated account at the time of withdrawal. If the Eligible Customer withdraws the deposit prior to the Minimum Deposit Period, no interest will be given and BOCHK reserves the right to levy charges. Eligible Customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill the following requirements on minimum amount of each withdrawal and the minimum remaining principal:

Minimum amount of each withdrawal (RMB)	1,000
Minimum remaining principal (RMB)	1,000

IV. Foreign Currency Exchange :

- Eligible Customer who conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking (“Eligible Trading Channels”) and accumulated HK\$21,000 or above (or its equivalent) during the Promotion Period.
- Only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). Foreign Currency Exchange is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.

V. Enroll in General Insurance:

- Within the Promotion Period, customers have successful enrolment in travel insurance underwritten by BOCG Insurance after logging in to BOCHK mobile banking, with net premium of HK\$100 or above, and all the policies need to be effective on or before January 31, 2024, otherwise the lucky draw chance will be forfeited. Successful enrolment refers to the Proposed Insured who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium; and settle the discounted (first year) premium on or before December 31, 2023 (late payment will not be accepted). The lucky draw chance is only applicable to new policies but not to any policy renewals or re-application within 3 months after policy cancellation/termination of policy renewals. Customers should hold the valid policy at the time of rewards redemption, otherwise the relevant rewards will be forfeited.

VI. Enroll in Life Insurance:

- From October 9, 2023 to December 31, 2023, eligible customers have successful enrolment in BOC Life Deferred Annuity (Fixed Term) (Apply via branch channel or mobile banking) or BOC Life Deferred Annuity (Lifetime) underwritten by BOC Life, and all the policies need to be effective on or before January 31, 2024, otherwise the lucky draw chance will be forfeited. The lucky draw chance is only applicable to new policies. Customers should hold the valid policy at the time of rewards redemption, otherwise the relevant rewards will be forfeited.

VII. Personal Loan :

BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/BOC Express Cash Instalment Loan Balance Transfer / BOC Express Cash Instalment Loan Balance Transfer Top up Cash reward Offer Terms and Conditions:

1. The promotion period from October 9, 2023 to December 31, 2023 (both dates inclusive) (“Promotion Period of Personal Loan”), to enjoy extra HK\$500 cash reward by using gift code 「HM」 to apply and drawdown BOC Express Cash Instalment Loan – Tax Season Loan and enjoy a preferential APR with ease in Tax Season Loan (not applicable to Balance Transfer).

1.1 Wealth Management “Total Relationship Balance Growth Reward”

For details of Wealth Management “Total Relationship Balance Growth Reward” and its other welcome offer, Promotion terms and conditions, please visit Wealth Management webpage (Home > Wealth Management > Learn more) to learn more.

2. Customers should successfully submit the application, drawdown the loan during the promotion period mentioned below with repayment tenor of 36 months or above can enjoy respective cash reward listed in below table [Early Bird Offer only applicable from October 9, 2023 to November 15, 2023 (both dates inclusive) for Tax Season Loan/ Loan Top up application]:

a. BOC Express Cash Instalment Loan - Tax Season Loan (“Tax Season Loan”) application and successfully drawdown the loan on or before December 31, 2023

b. BOC Express Cash Instalment Loan Top up (“Loan Top up”) or BOC Express Cash Instalment Loan Balance Transfer (“Balance Transfer”) or BOC Express Cash Instalment Loan Balance Transfer Top up (“Balance Transfer Top up”) and successfully drawdown the loan on or before January 31, 2024

Loan Amount (HK\$)	Cash reward for Tax Season Loan / Loan Top up (HK\$)		Cash reward for Balance Transfer/ Balance Transfer Top up (HK\$)
	Early Bird Cash reward Offer (HK\$)	E-Channels Cash reward Offer (HK\$)	
\$50,000 - \$99,999	\$100	\$100	\$888
\$100,000 - \$199,999	\$200	\$200	
\$200,000 - \$499,999	\$400	\$400	\$3,888
\$500,000 - \$999,999	\$500	\$500	\$13,888
\$1,000,000 - \$1,499,999	\$500	\$1,000	\$23,888
\$1,500,000 - \$2,999,999	\$1,000	\$2,000	
\$3,000,000 or above	\$3,000	\$3,000	

3. For customers who fulfilled the requirements described in the previous Clause, submit the Tax Season Loan or Loan Top up application with Gift Code 「HM」 listed on specific promotion materials, s/he is entitled to an extra HK\$500 cash reward, this reward is not applicable to Balance Transfer.

4. The above cash reward offer will be directly credited to the BOC repayment account of the eligible customers on or before June 30, 2024 without prior notice. The status of the eligible customers’ BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the instalment loan or Loan Top up or Balance Transfer or Balance Transfer Top up when BOCHK credits the cash reward. Otherwise, BOCHK reserves the right to cancel the cash reward without prior notice.

5. The above offers are not applicable to the staff of BOCHK.

6. The BOC Express Cash Instalment Loan Top up Service is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a Loan Top up if a minimum of three instalment is made and a punctual repayment record is maintained. Customers will be notified of the relevant approved APR upon the Loan Top up approval. BOCHK shall settle the outstanding amount of the existing loan incurred by the Loan Top up will be deducted from the Top up amount disbursed. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal to interest in each monthly instalment amount is calculated according to the “Reducing Balance Method”.

7. The maximum Tax Season Loan amount for the Instalment loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). The minimum Loan Top up amount is HK\$5,000 and the maximum Loan Top up amount with outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the Balance Transfer is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up or BOC Express Cash Instalment Loan Balance Transfer or BOC Express Cash Instalment Loan Balance Transfer Top up is subject to change in accordance with the circumstances of individual cases. The instant cash amount up to 12 times your monthly salary constitutes part of the total amount of the approved loan. The cash amount will be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loans. BOCHK will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.

8. Tax Season Loan or Loan Top up customers can choose for 12, 24, 36, 48 or 60 months repayment period. The maximum repayment tenor for Balance Transfer is 72 months.

9. Example:

a. In the example of Tax Season Loan:

The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0799%. The Annualised Percentage Rate ("APR") is 1.78%, without handling fee.

b. In the example of Loan Top up:

The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.1787%. The APR is 4.98%, including an annual handling fee of 0.5%.

c. In the example of Balance Transfer:

The quoted interest rate is calculated based on a loan amount of HK\$500,000, a repayment tenor of 72 months and a monthly flat rate of 0.3162%, and thus the APR is 9.63%, including an annual handling fee of 1%.

The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, APR, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan– Tax Season Loan / BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff. The credit rating of each customer must fulfill the requirements of BOCHK.

10. BOCHK reserves the right of final decision on any Loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. The applicant is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The Loan is subject to the terms set out in the Loan document signed between the Loan applicant and BOCHK.

11. Early Settlement Fee

Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of the loan. BOCHK may at its discretion adjust the early settlement fee at any time.

Please note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

12. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. The following are the risk disclosure statements: Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

Customers can obtain cash rewards of up to HK\$300 by completing the above "Initiation Rewards", "Surpassing Rewards" and "Achievement Rewards" tasks. There are 3,000 places in total, first come first served, while supplies last.

4. 「First Rewards on Track」 Additional Offer Details :

I. Mobile account opening new customers can enjoy up to 4.8% p.a. preferential interest rate:

- The promotion period is from July 1, 2023 until December 31, 2023, both dates inclusive (“Promotion Period”).
- This offer is only applicable to personal banking customer with Hong Kong Permanent Identity Card and do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before July 1, 2023, and successfully open an account through BOCHK Mobile Banking Application (excluding “QR Account Opening” Service at branch) during the Promotion Period ("Eligible Customer").
- “Mobile Account Opening Time Deposit”: Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a 1- month HKD “Mobile Account Opening Time Deposit” with “Eligible New Fund Balance” HK\$10,000 or above via Mobile Banking of BOCHK with designated promotion codes during the promotion period, can enjoy the preferential time deposit interest rate offer. Each Eligible Customer can only enjoy the HKD “Mobile Account Opening Time Deposit” once and the maximum deposit amount for each Eligible Customer is HK\$100,000.
- “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 subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time. Saturdays, Sundays and Public Holidays are not banking business day. The Eligible Time Deposit and/or the interests will be credited to the relevant savings accounts on the next banking business day.
- Offers are subject to terms. The above annual interest rate of preferential time deposit published on July 1, 2023 is for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.

General Terms :

- 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 HK\$200:

1. Time Deposit Principal x (Prime Rate* - 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.

- During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application can enjoy 4.8% p.a. preferential interest rate by placing a 1-month HKD “Mobile Account Opening Time Deposit”.
- Mobile Account Opening Time Deposit:

Currency	1-month	Mobile Banking Promotion Code
HKD	4.8%	BBANEWHKD

- Excluding “QR Account Opening” Service at branch.

II. Terms of First HK Stocks, A Shares and US Stocks transaction HK\$0 brokerage fee offer :

1. Promotion period is from October 9, 2023 until December 31, 2023 (both dates inclusive)(“Securities Promotion Period”).

2. This offer is only applicable to personal banking customers who register through BOCHK Mobile Banking registration page and holding single-name securities account (including securities margin account and family securities account) during Promotion Period. This offer is not applicable to new securities account, new margin securities account and new family securities account opened on or after July 11, 2023 (“Eligible Securities Customers”).
3. Eligible Securities Customers whose first transaction for buying or selling the securities listed on HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or the securities listed on SSE or SZSE and settled in RMB or the securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Mobile Banking, Internet Banking or Automated Stock Trading Hotline of BOCHK through the single-name securities account during Promotion Period (“Eligible Transaction”) are entitled to HK\$0 brokerage fee offer (“Brokerage Fee Reduction”).
4. Each Eligible Securities Customer can enjoy the first Eligible Transaction Brokerage Fee Reduction in HK Stocks, A Shares and US Stocks respectively. If Eligible Securities Customer holds more than one single-name securities account, the offer will be calculated by the stock market (Hong Kong, China, United State).
5. The first Eligible Transaction is counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
6. The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before April 30, 2024.
7. If an Eligible Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
8. **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US Stocks SEC fee and FINRA fee.**
9. Eligible 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.

III. RMB Flexi Time Deposit Placement :

- The promotion period is from October 9, 2023 to December 31, 2023, both dates inclusive (“Promotion Period”).
- Customers who place 3-month “RMB Flexi Time Deposit” with "Eligible New Fund Balance" of RMB10,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited (“BOCHK”) during the Promotion Period (“Eligible Customers”), can enjoy preferential interest rate as below:

Numbers of Actual Deposit Days	Corresponding Deposit Period	RMB Interest rates (p.a.)
1 day – less than 1 month	1-day	1.50%
1 month – less than 3 months	1-month	1.80%
Until maturity	3-month	2.10%

- The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 9 October 2023 by Bank of China (Hong Kong) Limited (“BOCHK”) and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.
- “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.
- Eligible Customers can partially or fully withdraw the principal of “RMB Flexi Time Deposit” on any banking business days via any branches of BOCHK after 1 day from the placement date of “RMB Flexi Time Deposit” (the “Minimum Deposit Period”). The interest of the withdrawal amount will be calculated on the basis of the Corresponding Deposit Period and the relevant interest rates of the Number of Actual Deposit Days (i.e. from the value date of “RMB Flexi Time Deposit” till the date prior to the withdrawal) (the interest rates of each Corresponding Deposit Period and the relevant value date will be determined at the time of placement and will be shown in the “Interest Rate Summary” section of the Deposit Confirmation). The interest will be credited to the Eligible Customer’s designated account at the time of withdrawal. If the Eligible Customer withdraws the deposit prior to the Minimum Deposit Period, no interest will be given and BOCHK reserves the right to levy charges. Eligible Customers can partially withdraw the deposit for multiple times after the Minimum Deposit Period, but must fulfill the following requirements on minimum amount of each withdrawal and the minimum remaining principal:

Minimum amount of each withdrawal (RMB)	1,000
Minimum remaining principal (RMB)	1,000

IV. Terms & Conditions of Foreign Exchange Promotion

1. Foreign Exchange Pips Offer:

- a The promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive)(“Promotion Period”).
- b This offer is only applicable to Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking and Manned Phone Banking Services.

Designated Currencies	<i>Private Wealth/Wealth Management</i>	<i>Enrich Banking</i>	<i>i-Free Banking</i>
EUR, GBP	60 pips	30 pips	-
USD, AUD, NZD, CAD, JPY	20 pips	10 pips	-
RMB (only applicable to customers buying RMB)	20 pips	10 pips	10 pips

- c This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

2. Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking:

- a The promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive)(“Promotion Period”).
- b This FX Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) *Private Wealth, Wealth Management, Enrich Banking* and *i-Free Banking* customers (the “Integrated Banking Services Customers”) **who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 30 September 2023.** (the “Eligible FX Customers”).
- c Eligible FX Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the FX Rewards (“FX Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$2,000
HK\$500,000 to Below HK\$1,500,000	HK\$600

- d The FX Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f Each Eligible FX Customer can enjoy the FX Rewards once only.
- g This FX Rewards cannot be used in conjunction with other Foreign Exchange rewards.
- h The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the FX rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 30 June 2024.
- i Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Rewards is deposited, otherwise the reward will be forfeited.
- j The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

V. Terms & Conditions of General Insurance Promotion:

1. Promotion Period is from 9 October 2023 to 13 December 2023 (both dates inclusive).
2. To be eligible for the offer, customers should have successful enrolment in “Greater Bay Area Travel Insurance Plan” or “Hong Kong - Guangdong Cross Border Motor Insurance (Unilateral Recognition Extended Cover)” within the Promotion Period; and have their policies effective on or before 31 January 2024 ("eligible customers"), otherwise the offer will be forfeited.
3. Successful enrolment refers to the Proposed Insured who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted first year premium on or before 13 December 2023 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-application within 3 months after policy cancellation/termination of policy renewals.
4. During the Promotion Period, eligible customer can enjoy 40% off premium discount upon successful enrolment in “Greater Bay Area Travel Insurance Plan” and enter the promotional code “HM021” via online channels. The Premium Discount Offer is offered by BOCHK and BOCG Insurance.
5. **Shopping Voucher (“Voucher”):**
 - I. Voucher is provided by BOCG Insurance.
 - II. During the Promotion Period, the first 50 eligible customers may receive an extra HK\$200 supermarket shopping voucher upon successful enrolment in the Annual Plan of “Hong Kong - Guangdong Cross Border Motor Insurance (Unilateral Recognition Extended Cover)” via BOCHK online channels.
 - III. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
 - IV. Voucher notification letter and Voucher will be mailed to Customer on or before April 30, 2024 in accordance with the correspondence address maintained with BOCG Insurance.
 - V. Customers should hold the valid policy at the time of mailing of the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Voucher cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Voucher notification letter and / or the Voucher along with the Voucher notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Voucher is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Voucher is out of stock, BOCG Insurance reserves the right to offer another gift / voucher as a replacement without prior notice which may not have the same value and features as the original Voucher. The usage of the Voucher is subject to the relevant terms as specified by the supplier. BOCHK and / or BOCG Insurance are not the supplier of the Voucher. For enquiry or complaint on the Voucher, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.
6. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

VI. Terms & Conditions of Life Insurance Promotion:

1. The promotion period is from October 9, 2023 to December 31, 2023, both dates inclusive (“the Life Insurance Promotion Period”).
2. The Offer is applicable to the following plans (“Designated Insurance Plan(s)”):
 - BOC Life Deferred Annuity (Lifetime)
 - BOC Life Deferred Annuity (Fixed Term)
 - BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking)
3. In order to be eligible for the Offer, all of the following requirements must be fulfilled:
 - (i) the applicant must be the first 210 customers who successfully apply for any of the Designated Insurance Plan(s) with a First Year Premium of HK\$21,000 or above (or its equivalent) or fulfilling the minimum First Year Premium requirement for the insurance application (whichever is higher) within the Promotion Period; **AND**
 - (ii) Financial Needs Analysis must be completed before application to ensure that the relevant Designated Insurance Plan(s) is/ are suitable for the applicant (this clause 3(ii) is not applicable to BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking)); **AND**
 - (iii) The completed and signed application form(s) for the Designated Insurance Plan(s) together with the other required documents must be submitted to BOC Group Life Assurance Company Limited (“BOC Life”) via any branch of Bank of China (Hong Kong) Limited (“BOCHK”) within the Promotion Period; **AND**
 - (iv) The proposal of the Designated Insurance Plan(s) must be printed within the Promotion Period; **AND**

(v) The application(s) must be accepted by BOC Life.

Policy(ies) that fulfill(s) the requirements (i) to (v) as listed above is/ are known as “Eligible Policy(ies)”. Applicant(s) who fulfill(s) all of the abovementioned requirements (i) to (v) is/are known as “Eligible Customer(s)”.

In terms of fulfilling the abovementioned requirements, BOCHK and/ or BOC Life’s records shall prevail, and BOCHK and/ or BOC Life reserve(s) the right of final decision.

4. “First Year Premium” is based on the Initial Annual Premium as stated in the proposal. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
5. Eligible Customer(s) must install the BoC Pay Mobile Payment App (“BoC Pay”) to redeem and use the gift(s) under the Offer (i.e. the HK\$500 PARKnSHOP eVoucher, hereafter “the Gift(s)”). Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
6. The Gift(s) will be credited to the registered BoC Pay account(s) of the Eligible Customer(s) after the cooling off period of the Eligible Customer(s)’s issued Eligible Policy(ies) according to the following schedule. An Eligible Customer will not be entitled to the Gift(s) if he/ she cancels the issued Eligible Policy(ies) within the cooling off period. The relevant Eligible Policy(ies) must be in-force when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer (except the Eligible Policy(ies) being terminated before the maturity date in the event that the Insured dies (not caused by the Exclusions under the relevant Designated Insurance Plan(s)) while the Eligible Policy(ies) is/are in force). Besides, an Eligible Customer must maintain his/ her registered BoC Pay account valid at the time of crediting the Gift(s), otherwise he/ she will not be able to receive the Gift(s).

Application date	October 9, 2023 to December 31, 2023
Policy issue date	On or before January 31, 2024
Date of credit of the Gift(s)	On or before March 31, 2024

7. Each Eligible Customer can only be entitled to the Offer once.
8. The Offer cannot be used in conjunction with other promotion offers for the Designated Insurance Plan(s) (unless otherwise specified).
9. For the record of issuance of the Gift(s), the records of BOCHK and/ or BOC Life shall prevail. BOCHK and/ or BOC Life shall not be responsible for the Eligible Customer(s) being unable to receive the Gift(s) arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOC Life.
10. The Gift is limited and available on a first-come, first-served basis (based on the policy issue date of the Eligible Policy(ies)) while stocks last.
11. BOCHK and/ or BOC Life reserve the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the original Gift(s).
12. All Gift(s) and/or any alternative gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOC Life shall not be liable for loss of the Gift(s) and/or any alternative gift(s) under any circumstances and will not reissue or replace any of them. The Gift and/or any alternative gift(s) is/are subject to the relevant terms and conditions of the relevant merchant supplier.
13. BOCHK and/ or BOC Life is/ are not the merchant supplier of the Gift and/or any alternative gift(s). Any enquiry or complaint in respect of the Gift and/or any alternative gift(s) should be directed to the relevant supplier(s). BOCHK and/ or BOC Life give no guarantee to the Gift and/or any alternative gift(s) and/ or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Gift and/or any alternative gift(s) and/ or the goods and/ or services provided by the supplier(s).
14. The Offer is provided by 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.
15. In case of any dispute, the decision of BOCHK and/ or BOC Life shall be final.

16. The contents of this promotion material are only related to the Offer. For details of the Designated Insurance Plan(s), please refer to the relevant product brochure, benefit illustration and provisions.
17. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
18. The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Important Notes

The Important Notice of BOC Life Deferred Annuity (Lifetime), BOC Life Deferred Annuity (Fixed Term) and BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking)

Taxation Risk:

There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment.

Certification by the Insurance Authority:

The mere fact that the Plan has been certified by IA does not mean that the premiums paid for policies under the Plan are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the Plan nor does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The Plan has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the Plan, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the Plan.

Remarks:

Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk and website of Inland Revenue Department of HKSAR www.ird.gov.hk.

The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

General Terms :

- The preferential interest rate is a one-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by BOCHK from time to time.
- **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 within minimum deposit period (only applicable to Flexi Time Deposit), 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 HKD200:**
 - 1. Time Deposit Principal x (Prime Rate* - 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.**

- BOC Express Cash Instalment Loan, BOC Express Cash Instalment Loan Top up, BOC Express Cash Instalment Loan Balance Transfer and BOC Express Cash Instalment Loan Balance Transfer Top up are the products of the BOCHK.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.
- The above offers are only applicable to personal banking customers.
- The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- The above offers are available on a first-come-first-serve basis.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK reserves the right to amend, suspend and terminate the above products, services and promotional offers and to amend the terms and conditions at any time at its sole discretion without prior notice to customers.
- The actual interest rates will be subject to the quotes by BOCHK from time to time.
- In case of any dispute(s), the decision of BOCHK shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.
- The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.
- By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.
- Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.
- An Eligible Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Gift Points are being awarded will be eligible for the Promotion and the Gift Points. In the event of termination of the credit card account, violation of the Card User Agreement, or forfeiture of the Gift Points during the Promotion or at the time the Gift Points are being awarded, the Gift Points will be cancelled automatically forthwith.
- The registration records on the Registration Page are subject to the records in the BOCHK system.

Risk Disclosure:

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

Risk Disclosure of Securities Trading

Risk of Securities Trading

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of Securities Margin Trading

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

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

Important Notice of US Securities

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

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

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am – 4:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 2:15pm (during Standard Time in the United States- from the first Sunday in November to the second Sunday in March) or 11:45am – 1:15pm (during Daylight Saving Time in the United States- from the second Sunday in March to the first Sunday in November).

Risk disclosure of Fund

Fund products or services are not equivalent to, nor should it be treated as a substitute for, time deposit. 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 you. Your 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, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

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.

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.

Important Notes of General Insurance and Life Insurance:

- BOC Life Deferred Annuity (Fixed Term) (Apply via branch channel or mobile banking) or BOC Life Deferred Annuity (Lifetime) are underwritten by BOC Life. “Greater Bay Area Travel Insurance Plan” and “Hong Kong - Guangdong Cross Border Motor Insurance (Unilateral Recognition Extended Cover)” are underwritten by BOCG Insurance. (the “Designated Insurance Plans”)
- BOC Life is authorised and regulated by the Insurance Authority to carry on long term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China. 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)

- BOC Life and/or BOCG Insurance reserve(s) the sole right to determine whether any application for the Designated 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 BOC Life and/or BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products of BOC Life and/or BOCG Insurance but not BOCHK.
- BOC Life and/or BOCG Insurance and/or BOCHK reserve(s) the right to amend, suspend or terminate the Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOC Life and/or 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 Designated Insurance Plans should be resolved directly between BOC Life and/or 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 BOC Life and/or BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life and/or BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Insurance Plan and the supplementary rider(s) (if any). For product details, please refer to BOCHK website or mobile banking. For enquiry, please contact the staff of BOCHK.
- The Designated Insurance Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life and/or BOCG Insurance. Details of the coverage of the Designated Insurance Plan are subject to the terms and conditions stipulated in the policy by BOC Life and/or 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 and Conditions of Credit Card:

1. Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash reward.
2. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The offer will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited ("BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offer without prior notice to the customer.
3. The promotion is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive.
4. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
5. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
6. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.
7. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
8. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
9. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
10. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the Merchant or staff of BOCHK and / or the Card Company for details.
11. No person other than the cardholders, BOCHK and / or the Card Company will have any rights under the Contracts (Rights of Third

Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

12. BOCHK and / or the Card Company are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK and / or the Card Company and / or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
13. BOCHK and / or the Card Company and / or UnionPay and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
14. In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Merchant shall be final and binding on all parties concerned.
15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072

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.