

月供基金計劃 0.01%認購費

經網上銀行或分行開立全新月供基金計劃，可享 0.01%認購費優惠

條款及細則：

月供基金計劃 0.01%認購費優惠條款及細則：

- 推廣期由 2025 年 7 月 2 日至 9 月 30 日(包括首尾兩天)(「推廣期」)。
- 此優惠只適用於推廣期內以中國銀行(香港)有限公司(「中銀香港」)的基金賬戶(「合資格基金賬戶」)經分行或網上銀行全新設立月供基金計劃，並於 2025 年 10 月 20 日或之前成功繳付首次供款(包括以基金結算賬戶或中銀信用卡供款)，且在首次合資格供款前 6 個月內未曾以該相同的合資格基金賬戶為月供基金計劃進行供款的客戶(「合資格月供基金客戶」)。
- 合資格月供基金客戶於推廣期內成功開立月供基金計劃，可獲享 0.01%月供基金認購費優惠，富達基金除外(此基金的月供基金認購費為 0.28%)(「認購費優惠」)，直至另行通知。而每月月供基金供款額上限為港幣 50,000 元(或等值外幣)。
- 合資格月供基金客戶在成功開立月供基金計劃後終止其月供基金計劃或因任何原因未有供款，此優惠將不會獲延續、補償或替代。
- 中銀香港擁有絕對酌情權訂明及不時更改月供基金的認購費及相關月供基金的每月供款額上限。
- 優惠不適用於中銀香港及其附屬機構的職員。

「月供基金計劃」條款及細則：

- 除非中銀香港另有指明，所有新增、修改或終止「月供基金計劃」(「計劃」)申請的截止日期為有關「供款日」(如下文所定義)前最少 3 個香港銀行營業日(不包括星期六)。於有關截止日期後遞交的任何申請將被視為下一月份的申請。
- 除非中銀香港另有指明，所有計劃的供款日及認購日為每月第 20 日(「供款日」)，如該日為星期六或香港公眾假期，供款日及認購日則順延至下一個香港銀行營業日。
- 客戶可透過在中銀香港開立的指定結算賬戶或中銀信用卡以直接付款形式支付每月供款。如透過結算賬戶支付供款，每月供款將於「供款日」安排扣賬，客戶須確保賬戶的可用餘額足夠支付供款。如透過中銀信用卡支付供款，每月供款將於「供款日」前 2 個香港銀行營業日(不包括星期六)或其他本行指定的日期，從中銀信用卡賬戶扣賬，客戶須確保中銀信用卡的可用信用額足夠支付供款。
- 如透過結算賬戶支付每月供款，計劃的每月供款額最少為港幣 500(或等值外幣)；如透過中銀信用卡支付每月供款，計劃的每月供款額最少為港幣 500(或等值外幣)及最多為港幣 20,000 (或等值外幣)。
- 客戶如連續 3 個月未能成功支付每月供款金額，中銀香港將有權立即終止有關計劃。
- 中銀香港保留隨時修訂及/或取消計劃及/或上述條款及細則的權利。
- 如有任何爭議，中銀香港擁有最終決定權。
- 如本宣傳品的中、英文版本有歧異，概以中文版本為準。

一般條款：

- 上述各項優惠只適用於個人銀行客戶。
- 客戶可同時享用上述各項優惠，但不可與其他非列於本宣傳品的優惠同時使用。
- 上述產品、服務與優惠受有關條款約束，詳情請參閱相關宣傳品或向中銀香港分行職員查詢。
- 中銀香港保留隨時修訂、暫停或取消上述產品、服務與優惠以及修訂有關條款的酌情權。
- 如有任何爭議，中銀香港保留最終決定權。
- 如本宣傳品中、英文版本有歧異，概以中文版本為準。

重要注意事項：

以下風險披露聲明不能披露所有涉及的風險亦不會考慮中銀香港概不知情的個人情況。在進行交易或投資前，您應完全了解有關投資產品的性質及風險，並按本身的承受風險能力、財政狀況、投資經驗、投資目標、投資期及投資知識謹慎考慮是否適宜進行交易或投資。倘若您不確定或不明白以下風險披露聲明或進行交易或投資所涉及的性質及風險，請您尋求獨立的專業意見。

基金交易的風險：

基金產品或服務並不同，亦不應被視為定期存款的代替品。投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如您所預期，您的資金可能因買賣投資產品而有所增加或減少，投資基金的價格可升可跌，甚至可能變成毫無價值。因此，您可能不會從投資基金中收到任何回報。基於市場情況，部分投資或不能即時變現。投資決定是由您自行作出的，但您不應投資於此產品，除非中介人於銷售此產品時已向您解釋經考慮您的財政狀況、投資經驗及目標後，此產品是適合您的。投資涉及風險。請細閱相關的基金銷售文件，以瞭解基金更多資料，包括其風險因素。倘有任何關於進行交易或基金涉及性質及風險等方面的疑問，您應徵詢獨立財務顧問的意見。

中銀香港是基金公司委任之代理人，而相關基金產品是基金公司之產品，而非中銀香港的產品。對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解的中心與金融糾紛調解計劃相關的職權範圍），中銀香港須與客戶進行金融糾紛調解計劃程序；然而，對於有關基金產品的合約條款的任何爭議，應由基金公司與客戶直接解決。

以上資料僅供參考。本宣傳品不構成對任何人作出買賣、認購或交易在此所載的任何投資產品或服務的要約、招攬、建議、意見或任何保證。

本宣傳品由中國銀行(香港)有限公司刊發，內容並未經香港證券及期貨事務監察委員會審閱。

月供基金计划 0.01%认购费

经网上银行或分行开立全新月供基金计划，可享 0.01%认购费优惠

条款及细则：

月供基金计划 0.01%认购费优惠条款及细则：

- 推广期由 2025 年 7 月 2 日至 9 月 30 日(包括首尾两天)(「推广期」)。
- 此优惠只适用于推广期内以中国银行(香港)有限公司(「中银香港」)的基金账户(「合资格基金账户」)经分行或网上银行全新设立月供基金计划，并于 2025 年 10 月 20 日或之前成功缴付首次供款(包括以基金结算账户或中银信用卡供款)，且在首次合资格供款前 6 个月内未曾以该相同的合资格基金账户为月供基金计划进行供款的客户(「合资格月供基金客户」)。
- 合资格月供基金客户于推广期内成功开立月供基金计划，可获享 0.01%月供基金认购费优惠，富达基金除外(此基金的月供基金认购费为 0.28%)(「认购费优惠」)，直至另行通知。而每月月供基金供款额上限为港币 50,000 元(或等值外币)。
- 合资格月供基金客户在成功开立月供基金计划后终止其月供基金计划或因任何原因未有供款，此优惠将不会获延续、补偿或替代。
- 中银香港拥有绝对酌情权订明及不时更改月供基金的认购费及相关月供基金的每月供款额上限。
- 优惠不适用于中银香港及其附属机构的职员。

「月供基金计划」条款及细则：

- 除非中银香港另有指明，所有新增、修改或终止「月供基金计划」(「计划」)申请的截止日期为有关「供款日」(如下文所定义)前最少 3 个香港银行营业日(不包括星期六)。于有关截止日期后递交的任何申请将被视为下一个月份的申请。
- 除非中银香港另有指明，所有计划的供款日及认购日为每月第 20 日(「供款日」)，如该日为星期六或香港公众假期，供款日及认购日则顺延至下一个香港银行营业日。
- 客户可透过在中银香港开立的指定结算账户或中银信用卡以直接付款形式支付每月供款。如透过结算账户支付供款，每月供款将于「供款日」安排扣账，客户须确保账户的可用余额足够支付供款。如透过中银信用卡支付供款，每月供款将于「供款日」前 2 个香港银行营业日(不包括星期六)或其他本行指定的日期，从中银信用卡账户扣账，客户须确保中银信用卡的可用信用额足够支付供款。
- 如透过结算账户支付每月供款，计划的每月供款额最少为港币 500(或等值外币)；如透过中银信用卡支付每月供款，计划的每月供款额最少为港币 500(或等值外币)及最多为港币 20,000 (或等值外币)。
- 客户如连续 3 个月未能成功支付每月供款金额，中银香港将有权立即终止有关计划。
- 中银香港保留随时修订及/或取消计划及/或上述条款及细则的权利。
- 如有任何争议，中银香港拥有最终决定权。
- 如本宣传品的中、英文版本有歧异，概以中文版本为准。

一般条款：

- 上述各项优惠只适用于个人银行客户。

- 客户可同时享用上述各项优惠，但不可与其他非列于本宣传品的优惠同时使用。
- 上述产品、服务与优惠受有关条款约束，详情请参阅相关宣传品或向中银香港分行职员查询。
- 中银香港保留随时修订、暂停或取消上述产品、服务与优惠以及修订有关条款的酌情权。
- 如有任何争议，中银香港保留最终决定权。
- 如本宣传品中、英文版本有歧异，概以中文版本为准。

重要注意事项：

以下风险披露声明不能披露所有涉及的风险亦不会考虑中银香港概不知情的个人情况。在进行交易或投资前，您应完全了解有关投资产品的性质及风险，并按本身的承受风险能力、财政状况、投资经验、投资目标、投资期及投资知识谨慎考虑是否适宜进行交易或投资。倘若您不确定或不明白以下风险披露声明或进行交易或投资所涉及的性质及风险，请您寻求独立的专业意见。

基金交易的风险：

基金产品或服务并不等同，亦不应被视为定期存款的代替品。投资虽可带来获利机会，但每种投资产品或服务都有潜在风险。由于市场瞬息万变，投资产品的买卖价格升跌及波幅可能非如您所预期，您的资金可能因买卖投资产品而有所增加或减少，投资基金的价格可升可跌，甚至可能变成毫无价值。因此，您可能不会从投资基金中收到任何回报。基于市场情况，部分投资或不能实时变现。投资决定是由您自行作出的，但您不应投资于此产品，除非中介人于销售此产品时已向您解释经考虑您的财政状况、投资经验及目标后，此产品是适合您的。投资涉及风险。请细阅相关的基金销售文件，以了解基金更多数据，包括其风险因素。倘有任何关于进行交易或基金涉及性质及风险等方面的疑问，您应征询独立财务顾问的意见。

中银香港是基金公司委任之代理人，而相关基金产品是基金公司之产品，而非中银香港的产品。对于中银香港与客户之间因销售过程或处理有关交易而产生的合资格争议（定义见金融纠纷调解的中心与金融纠纷调解计划相关的职权范围），中银香港须与客户进行金融纠纷调解计划程序；然而，对于有关基金产品的合约条款的任何争议，应由基金公司与客户直接解决。

以上数据仅供参考。本宣传品不构成对任何人作出买卖、认购或交易在此所载的任何投资产品或服务的要约、招揽、建议、意见或任何保证。

本宣传品由中国银行(香港)有限公司刊发，内容并未经香港证券及期货事务监察委员会审阅。



Monthly Funds Savings Plan 0.01% Subscription fee offer

Enjoy 0.01% subscription fee upon setting up a new “Monthly Funds Savings Plan” via Internet Banking or BOCHK Branches

Terms and Conditions:

Terms of Monthly Funds Savings Plan 0.01% Subscription fee offer:

- Promotion period is from 2 July to 30 September 2025 (both dates inclusive) (“Promotion Period”).
- This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans(“Fund MSP”) via Funds account (“Eligible Funds Accounts”) maintained with Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 20 October 2025 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution (“Eligible Monthly Funds Investment Customer”).
- Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).
- If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.

Terms and conditions of "Monthly Funds Savings Plan":

- Unless specified by Bank of China (Hong Kong) Limited (the "Bank"), the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") is three Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined below). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- Unless specified by the Bank, the date of contribution and subscription under the Plan is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts, it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for the Plan is HK\$500



(or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.

- If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.
- The Bank reserves the right to amend and/or withhold any Plans and/or any of the above terms and conditions at its discretion.
- In case of any disputes, the decision of the Bank shall be final.
- In case of any inconsistencies between the Chinese version and the English version of this promotional material, the Chinese version shall prevail.

General terms:

- The above offers are only applicable to personal banking customers.
- The above offers are not applicable to customers aged below 18.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- BOCHK reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.

Important Note:

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 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. 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.

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.

BOCHK is appointed by fund houses as agent. The fund product is a product of fund houses but not that of BOCHK. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.

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.