

### 新基金客戶首筆 0%認購費

中銀香港新基金客戶於中銀香港手機銀行 網上銀行或分行進行的首筆基金認購可享 0%認購費，認購費減免上限為港幣 6,000 元。

#### 優惠條款及細則：

1. 推廣期由 2025 年 10 月 2 日至 12 月 31 日(包括首尾兩天)(「推廣期」)。
2. 新基金客戶指 i) 於 2024 年 10 月 1 日至 2025 年 9 月 30 日並未持有基金及進行基金交易，或 ii) 於 2025 年 10 月 1 日或以後開立中國銀行(香港)有限公司(「中銀香港」)基金賬戶的個人客戶及特選商業理財客戶\*(「合資格客戶」)。
3. 於推廣期內，合資格客戶以單名基金賬戶透過電子渠道(即手機銀行或網上銀行)或分行(包括電話委辦指示服務)進行首筆整額基金認購(「合資格認購」)可享 0%認購費，認購費減免上限港幣 6,000 元(或等值)(「認購費減免」)。
4. **優惠只適用於單名基金賬戶。每名合資格客戶於推廣期內只可享優惠 1 次。**
5. 認購費減免優惠不適用於 i) 認購費低於 1% 的基金交易；及 ii) 貨幣市場基金的認購交易；及 iii) 基金轉換的交易；及 iv) 月供基金計劃；及 v) 經「智選基金組合」進行的交易。
6. 認購費減免優惠不適用於 i) 經中銀香港手機銀行或網上銀行敘造的風險不配對基金交易；及 ii) 容易受損客戶於中銀香港手機銀行或網上銀行敘造的基金交易。
7. **合資格客戶須於整額認購基金時繳付全數認購費。中銀香港會於推廣期完結後按條款 9 把減免認購費退回予合資格客戶。**
8. 如合資格客戶於推廣期內已享用此優惠，將不可再享有其他的基金認購費減免優惠。
9. 上述基金認購費減免金額將於 2026 年 3 月 31 日或之前記入客戶的非不動港元儲蓄或港元往來賬戶內，合資格客戶於記入認購費減免優惠時須仍持有有效的中銀香港基金賬戶，否則此優惠將被取消。
10. 中銀香港職員不可享有此推廣優惠。
11. 如基金交易並非以港幣結算，有關基金交易金額將按交易當日中銀香港的收市兌換價(以中銀香港公佈的為準)折算為港幣後，再作計算優惠之用，中銀香港保留更改計算有關交易金額方法的最終決定權。

\*有關「特選商業理財客戶」的定義，請向中銀香港職員查詢。

#### 一般條款：

- 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職員查詢。
- 上述優惠不可與其他非列印於本宣傳品的優惠同時使用。
- 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。
- 如本宣傳品的中、英文版本有任何歧異，概以中文版本為準。
- 客戶需自行支付使用及/或下載中銀香港手機銀行所產生的相關數據費用。
- 請透過官方軟件應用商店或中銀香港網頁下載中銀香港流動應用程式，並注意搜尋的識別字樣。
- 瀏覽人士使用中銀香港手機銀行即表示同意中銀香港於手機銀行不時所載之免責聲明及政策。

**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。

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、意見或任何保證且不應被視為投資意見。

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。

### 新基金客户首笔 0% 认购费

中银香港新基金客户于中银香港手机银行 网上银行或分行进行的首笔基金认购可享 0% 认购费，认购费减免上限为港币 6,000 元。

#### 优惠条款及细则：

1. 推广期由 2025 年 10 月 2 日至 12 月 31 日(包括首尾两天)(「推广期」)。
2. 新基金客户指 i) 于 2024 年 10 月 1 日至 2025 年 9 月 30 日并未持有基金及进行基金交易，或 ii) 于 2025 年 10 月 1 日或以后开立中国银行(香港)有限公司(「中银香港」)基金账户的个人客户及特选商业理财客户\* (「合格客户」)。
3. 于推广期内，合格客户以单名基金账户透过电子渠道(即手机银行或网上银行)或分行(包括电话委办指示服务)进行首笔整额基金认购(「合格认购」)可享 0% 认购费，认购费减免上限港币 6,000 元(或等值)(「认购费减免」)。
4. **优惠只适用于单名基金账户。每名合格客户于推广期内只可享优惠 1 次。**
5. 认购费减免优惠不适用于 i) 认购费低于 1% 的基金交易；及 ii) 货币市场基金的认购交易；及 iii) 基金转换的交易；及 iv) 月供基金计划；及 v) 经「智选基金组合」进行的交易。
6. 认购费减免优惠不适用于 i) 经中银香港手机银行或网上银行叙造的风险不配对基金交易；及 ii) 容易受损客户于中银香港手机银行或网上银行叙造的基金交易。
7. **合格客户须于整额认购基金时缴付全数认购费。中银香港会于推广期完结后按条款 9 把减免认购费退回予合格客户。**
8. 如合格客户于推广期内已享用此优惠，将不可再享有其他的基金认购费减免优惠。
9. 上述基金认购费减免金额将于 2026 年 3 月 31 日或之前志入客户的非不动港元储蓄或港元往来账户内，合格客户于志入认购费减免优惠时须仍持有有效的中银香港基金账户，否则此优惠将被取消。
10. 中银香港职员不可享有此推广优惠。
11. 如基金交易并非以港币结算，有关基金交易金额将按交易当日中银香港的收市兑换价(以中银香港公布的为准)折算为港币后，再作计算优惠之用，中银香港保留更改有关交易金额方法的最终决定权。

\*有关「特选商业理财客户」的定义，请向中银香港职员查询。

#### 一般条款：

- 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职员查询。
- 上述优惠不可与其他非打印于本宣传品的优惠同时使用。
- 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。
- 如本宣传品的中、英文版本有任何歧异，概以中文版本为准。
- 客户需自行支付使用及/或下载中银香港手机银行所产生的相关数据费用。
- 请透过官方软件应用商店或中银香港网页下载中银香港流动应用程序，并注意搜寻的标识符样。
- 浏览人士使用中银香港手机银行即表示同意中银香港于手机银行不时所载之免责声明及政策。



**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。

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、意见或任何保证且不应被视为投资意见。

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。



### **0% subscription fee on first Fund transaction made by new Funds customers**

BOCHK new investment fund customers are entitled to enjoy 0% subscription fee on the first investment fund subscription made via Mobile Banking<sup>^</sup>, Internet Banking or Branches. The cap of the Fund Subscription Fee Reduction is HK\$6,000.

#### **Terms and Conditions of the Offer:**

1. The promotion period is from 2 October to 31 December 2025 (both dates inclusive) ("Promotion Period").
2. New investment fund customers refer to personal customers and selected Business Banking customers\* of Bank of China (Hong Kong) Limited ("BOCHK") i) who did not have any investment fund holdings and transactions between 1 October 2024 to 30 September 2025, or ii) who open their Funds accounts on or after 1 October 2025 ("Eligible Customers").
3. During the Promotion Period, Eligible Customers are entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) using single-named Funds account ("Eligible Subscription"), and the cap of Fund Subscription Fee Reduction is HK\$6,000 ("Subscription Fee Reduction").
4. **The offer is only applicable to customers holding single-named Funds account. Each Eligible Customer is only entitled to the offer once during the Promotion Period.**
5. The Subscription Fee Reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan, and v) transactions made via "Smart Invest".
6. The Subscription Fee Reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch, and ii) those made by vulnerable customers.
7. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the reduction of subscription fee amount to the Eligible Customers as defined in the following Term 9.**
8. If Eligible Customers enjoy the offer during the Promotion Period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
9. The above-mentioned Subscription Fee Reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 March 2026 and Eligible Customers should hold a valid fund account of BOCHK at the time when Subscription Fee Reduction amount is deposited, otherwise the offer will be forfeited.
10. Employees of BOCHK are not eligible for this promotion.
11. 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.

\*For definition of selected Business Banking customers, please contact BOCHK staff.

**General Terms:**

- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK staff.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- 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.
- Customers are responsible for the data charges of downloading or using BOCHK Mobile App, or Internet Banking / Mobile Banking, or any designated Mobile App mentioned above, imposed by their service providers.
- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.

**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 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.