

「智選基金組合」首筆認購享 0%認購費條款：

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. 此優惠適用於中國銀行(香港)有限公司(「中銀香港」)的個人客戶 (「合資格客戶」)。
3. 於推廣期內，合資格客戶經「智選基金組合」進行首筆基金認購(「合資格認購」)，可享 0%認購費(「認購費優惠」)。此優惠的合資格基金認購金額不設上限。
4. 認購費優惠不適用於 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。
5. 認購費優惠不適用於容易受損客戶(如中銀香港所界定)於中銀香港手機銀行或網上銀行敘造的基金交易。
6. 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把認購費減免金額(「回贈金額」)退回予合資格客戶。
7. 每名合資格客戶於推廣期內只可享優惠一次。為免存疑，若以聯名基金賬戶進行基金交易，該聯名賬戶的主戶及次戶均視為已享有認購費減免。詳情請向中銀香港職員查詢。
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. 上述回贈金額將於 2026 年 3 月 31 日或之前誌入客戶的非不動港元儲蓄或港元往來賬戶內，合資格客戶於誌入回贈金額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. 如有關基金交易並非以港幣結算，基金交易金額將按交易當日中銀香港就有關貨幣的收市兌換價(以中銀香港公佈的為準)折算為港幣後，以作回贈金額計算。中銀香港保留更改計算有關交易金額方法的最終決定權。

「智選基金組合」港幣 100 元獎賞條款及細則：

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. 此優惠只適用於合資格客戶，合資格客戶並須符合以下條件： i) 於 2025 年 9 月 30 日或之前未曾透過「智選基金組合」交易平台完成基金認購交易及 ii) 於推廣期內成功透過「智選基金組合」完成最少一筆基金認購交易(交易金額不限) (「合資格客戶」)。符合以上條件的合資格客戶可享港幣 100 元獎賞(「獎賞」)。
3. 每位合資格客戶於推廣期內只可享此優惠 1 次。為免存疑，若以聯名基金賬戶進行基金交易，該聯名賬戶的主戶及次戶均視為已享有此優惠。詳情請向中銀香港職員查詢。此優惠數量有限，先到先得，送完即止。
4. 獎賞將於 2026 年 3 月 31 日或之前誌入合資格客戶的非不動之中國銀行(香港)有限公司(「中銀香港」)港元儲蓄或港元往來賬戶內。合資格客戶於推廣期內及於誌入獎賞時須仍持有有效的中銀香港賬戶，否則此獎賞將被取消。

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等同，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。

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。

Terms of 0% subscription fee for first subscription made via Smart Invest:

1. The promotion period is from 2 October to 31 December 2025 (both dates inclusive) ("the Promotion Period").
2. The offer is applicable to Personal Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
3. During the Promotion Period, the Eligible Customers are entitled to enjoy 0% fund subscription fee ("Subscription Fee Offer") on the first investment fund subscription made via Smart Invest("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of the subscription fee amount of Eligible Subscription.
4. The Subscription Fee Offer is not applicable to i) 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.
5. The Subscription Fee Offer is not applicable to fund subscription made via BOCHK Mobile Banking or Internet Banking by vulnerable customers (as defined by BOCHK).
6. Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will refund the subscription fee **(the "Refund")** to the Eligible Customers as defined in the **Clause 9**.
7. Each Eligible Customer is only entitled to the offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds **subscription**, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details.
8. If Eligible Customers enjoy the Subscription Fee 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 amount of Refund 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 the Refund is deposited, otherwise the offer will be cancelled.
10. Employees of BOCHK are not eligible for this Subscription Fee Offer.
11. For relevant non-Hong Kong dollar denominated fund subscription, the fund subscription amount will be converted into Hong Kong dollar based on the prevailing exchange rate of the relevant currency on the subscription day recorded by BOCHK for calculation of amount of the Refund. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

Terms of the “Smart Invest” HKD\$100 Reward offer (the “Offer”) :

1. The Offer is effective from 2 October to 31 December 2025, both dates inclusive (“the Promotion Period”).
2. The Offer is applicable to eligible customers who must meet the following conditions i) have not completed any fund subscription through “Smart Invest” on or before 30 September 2025 and ii) successfully complete a fund subscription through “Smart Invest” (no limitation on transaction amount) during the Promotion Period (the “Eligible Customer”). Eligible Customers will be entitled to enjoy HK\$100 reward (the “Reward”).
3. During the Promotion Period, each Eligible Customer is entitled to enjoy the Offer once. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to conduct funds subscription, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details. The Reward is limited in supply on a first-come, first-served basis.
4. The Reward will be deposited to Eligible Customers’ non-dormant Bank of China (Hong Kong) HKD Saving Account or HKD Current Account on or before 31 March 2026. Eligible Customer should maintain a valid account throughout the promotion period and at the time when the reward is deposited. In the event of termination of Eligible Customer’ s valid account during the Promotion Period or at the time the reward is being awarded, the reward will otherwise be cancelled automatically forthwith.

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.

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.

「智选基金组合」首笔认购享 0% 认购费条款：

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. 此优惠适用于中国银行(香港)有限公司(「中银香港」)的个人客户 (「合资格客户」)。
3. 于推广期内，合资格客户经「智选基金组合」进行首笔基金认购(「合资格认购」)，可享 0% 认购费(「认购费优惠」)。此优惠的合资格基金认购金额不设上限。
4. 认购费优惠不适用于 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。
5. 认购费优惠不适用于容易受损客户(如中银香港所界定)于中银香港手机银行或网上银行叙造的基金交易。
6. 合资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 把认购费减免金额(「回赠金额」)退回予合资格客户。
7. 每名合资格客户于推广期内只可享优惠一次。为免存疑，若以联名基金账户进行基金交易，该联名账户的主户及次户均视为已享有认购费减免。详情请向中银香港职员查询。
8. 如合资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. 上述回赠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，合资格客户于志入回赠金额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. 如有关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就有关货币的收市兑换价(以中银香港公布的为准)折算为港币后，以作回赠金额计算。中银香港保留更改计算有关交易金额方法的最终决定权。

「智选基金组合」港币 100 元奖赏条款及细则：

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. 此优惠只适用于合资格客户，合资格客户并须符合以下条件：i) 于 2025 年 9 月 30 日或之前未曾透过「智选基金组合」交易平台完成基金认购交易及 ii) 于推广期内成功透过「智选基金组合」完成最少一笔基金认购交易(交易金额不限)(「合资格客户」)。符合以上条件的合资格客户可享港币 100 元奖赏(「奖赏」)。
3. 每位合资格客户于推广期内只可享此优惠 1 次。为免存疑，若以联名基金账户进行基金交易，该联名账户的主户及次户均视为已享有此优惠。详情请向中银香港职员查询。此优惠数量有限，先到先得，送完即止。
4. 奖赏将于 2026 年 3 月 31 日或之前志入合资格客户的非不动之中国银行(香港)有限公司(「中银香港」)港元储蓄或港元往来账户内。合资格客户于推广期内及于志入奖赏时须仍持有有效的中银香港账户，否则此奖赏将被取消。

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。

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。

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