

Terms of Promotion offers:**1. Preferential Securities Margin Interest Rate Offer:**

- Promotion period is from 1 July 2025 until 30 September 2025 (both dates inclusive) ("Promotion Period").
- This offer is only applicable to personal banking customers who successfully open new sole-name securities margin account ("New Securities Margin Account") with Bank of China (Hong Kong) Limited ("BOCHK") during Promotion Period and do not have any sole-name securities margin account with BOCHK within 6 months preceding the date of New Securities Margin Account opening ("Eligible New Securities Margin Customers").
- To be eligible for the preferential securities margin interest rate offer, Eligible New Securities Margin Customers should conduct transactions of securities listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settle in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") and settled in RMB through New Securities Margin Account from the second date after opening the New Securities Margin Account. Eligible New Securities Margin Customers can enjoy preferential securities margin loan interest rate until further notice.
- Preferential securities margin interest rate is determined by the Integrated Account Service at the time the New Securities Margin Account open. Details as follow:

Interest rate offer	Integrated Account Service			
	<i>Private Wealth</i>	<i>Wealth Management</i>	<i>Enrich Banking</i>	<i>i-Free Banking</i>
Preferential securities margin loan interest rate at Hong Kong Dollar Prime Rate	P-1.95%	P-1.95%	P-1%	P-1%
Preferential securities margin loan interest rate at RMB Prime Rate	P-1%	P-1%	P-1%	P

- P refers to the Hong Kong Dollar / RMB Prime Lending Rate quoted by BOCHK from time to time. The actual securities margin loan interest rate is subject to BOCHK's final approval results. BOCHK reserves the right to amend the securities margin loan interest rate anytime.
- If Eligible New Securities Margin Customers terminate the New Securities Margin Account, the offer will be forfeited. This offer is not applicable when customer reopen new securities margin account.

General terms:

- The above offers are only applicable to personal banking customers.
- The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile Banking or any designated BOCHK Mobile Applications mentioned above by themselves.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile Applications and/ or Mobile Banking or Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Applications and/ or Mobile Banking or Online Banking.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

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.

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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). 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.

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.