

## Terms of Promotion offers:

### 1. Preferential Securities Margin Interest Rate Offer:

- Promotion period is from 1 January 2022 to 31 March 2022 (both dates inclusive) (“Promotion Period”).
- This offer is only applicable to personal banking customers who successfully open new single-name securities margin account (“New Securities Margin Account”) with Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period and do not have any 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”) 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. Eligible New Securities Margin Customers who are *Wealth Management / Enrich Banking* customers can enjoy preferential securities margin loan interest rate at Hong Kong Dollar Prime Rate P-1% p.a. and RMB Prime Rate P-1% p.a.. Eligible New Securities Margin Customers who are *i-Free Banking* customers can enjoy preferential securities margin loan interest rate at Hong Kong Dollar Prime Rate P and RMB Prime Rate 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.

### 2. Deposit Securities offer:

- This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds and The Government of the HKSAR of the PRC iBonds / The Hong Kong Monetary Authority iBonds / The Government of the HKSAR of the PRC Silver Bonds) into BOCHK’s single-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / (“Eligible Securities”) from 1 January 2022 until 31 March 2022 (both dates inclusive) (“Deposit Securities Period”).
- Customers who deposit Eligible Securities with designated market value during Deposit Securities Period (“Eligible Deposit Securities Customers”) and maintaining corresponding Integrated Account Service on 31 March 2022 can entitle to the following reward:

| Market Value of Eligible Securities Deposited | BOC Credit Card Free Spending Credit (“Free Spending Credit”) |                          |                       |                       |
|---|---|--------------------------|-----------------------|-----------------------|
|   | <i>Private Wealth</i>   | <i>Wealth Management</i> | <i>Enrich Banking</i> | <i>i-Free Banking</i> |
| HK\$5,000,000 or above                        | HK\$10,000  | HK\$4,000                | HK\$2,200             | HK\$1,200             |
| HK\$1,000,000 – below HK\$5,000,000           | HK\$3,500   | HK\$2,500                | HK\$1,200             | HK\$800               |
| HK\$100,000 – below HK\$1,000,000             | HK\$1,600   | HK\$1,200                | HK\$600               | HK\$300               |

- The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion. **This offer is not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK during Deposit Securities Period.**
- The market value of Eligible Securities and brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- Each Eligible Deposit Securities Customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer holds more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once.
- **To entitle to the offer, Eligible Deposit Securities Customers must hold a valid BOC Credit Card (exclude Additional Card). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- Free Spending Credit will be credited to the valid BOC Credit Card Account (exclude Additional Card) of Eligible Deposit Securities Customers on or before 30 June 2022. **Eligible Deposit Securities Customer should maintain valid securities account, settlement account and Integrated Account Service when the BOC Credit Card Free Spending Credit is credited, otherwise the above offer will be forfeited.**

### 3. BOC Credit Card Free Spending Credit:

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- If Eligible Deposit Securities Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Deposit Securities Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Deposit Securities customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the “Card Company”). If the Eligible Deposit Securities Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**General terms:**

- The above offers are only applicable to personal banking customers.
- 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 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.
- 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.

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.

**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.

**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.

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.