

Terms of promotion offers:

1. New Securities Account offer:

- This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new sole-name securities account (including securities margin account but excluding family securities account) (“New Securities Account”) with Bank of China (Hong Kong) Limited (“BOCHK”) from 23 July 2018 to 31 December 2018 (both dates inclusive) (“Promotion Period”) and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Account opening (“Eligible New Securities Customers”).
- Eligible New Securities Customers who open New Securities Account during Promotion Period are entitled to brokerage fee reduction (“Brokerage Fee Reduction”) for each buying transaction of securities listed on the Hong Kong Exchange and Clearing Limited (“HKEx”) and settled 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”) via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK through the New Securities Account within the first 3 months starting from the date of New Securities Account opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on or before the following dates:

Date of opening New Securities Account	Date of crediting the Brokerage Fee Reduction
23 July 2018 to 30 September 2018	28 February 2019
1 October 2018 to 31 December 2018	31 May 2019

- If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

2. New Securities Account coupon offer:

- This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new sole-name securities account (including securities margin account but excluding family securities account) (“New Securities Account”) with BOCHK from 13 November 2018 to 31 December 2018 (both dates inclusive) (“Coupon Promotion Period”) and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Account opening (“Eligible New Securities Customers”).
- Eligible New Securities Customers who successfully input designated information through the Online Registration of Mobile Banking App (Name “BOCHK”) to register for offer during Coupon Promotion Period are entitled for HK\$50 supermarket e-coupon (“Coupon”).
- BOCHK will send the Coupon by **SMS or email** to the valid mobile number or email address of Eligible New Securities Customers according to BOCHK’s record on or before 31 March 2019. Customer should follow the instruction on the redemption SMS or email to download the Coupon via designated merchant’s website and designated mobile app for usage in store within the designated redemption period, otherwise the Coupon will be forfeited. For the Coupon’s denomination, quantity and the related terms and conditions, please refer to the relevant redemption SMS or email for details.
- BOCHK will not send out any notification if Eligible New Securities Customers fail to register successfully due to wrong information input.
- Under any conditions (including during sending SMS or email) if the Coupon is failed to be delivered, stolen, lost, cannot deliver or expired, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupon.
- The Coupon is limited and is only available while stocks last. In case the Coupon is out of stock, BOCHK reserves the right to substitute the Coupon with other gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupon provided for this promotion.
- The Coupon cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of Coupon is subject to relevant terms and conditions of the supplier of Coupon.
- Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account and Integrated Account Services at the time when the Coupon is sent, otherwise the offer will be forfeited.
- BOCHK is not the supplier of the Coupon. Any enquiry or complaint about such Coupon should be directed to the relevant suppliers. BOCHK makes no guarantee to the Coupon or service of the suppliers and shall not be liable for any matters in relation to the use of Coupon or services.
- Each Eligible New Securities Customers will be entitled to the Coupon once.

3. New Securities Customer electronic transaction extra coupon offer:

- This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new sole-name securities account (including securities margin account but excluding family securities account) (“New Securities Account”) with BOCHK from 17 Sep 2018 to 31 December 2018 (both dates inclusive) (“Electronic Transaction Promotion Period”) and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Account opening (“Eligible New Securities Customers”).
- Eligible New Securities Customers who successfully input designated information through the Online Registration of Mobile Banking App (Name “BOCHK”) to register for offer and successfully complete one buying/selling transaction of securities listed on HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription), securities listed on SSE or SZSE or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK during the Electronic Transaction Promotion Period (“Eligible Registered Customer”) are entitled for HK\$50 supermarket e-coupon (“Coupon”).
- BOCHK will send the Coupon by **SMS or email** to the valid mobile number or email address of Eligible Registered Customers according to BOCHK’s record on or before 31 Mar 2019. Customer should follow the instruction on the redemption SMS or email to download the Coupon via designated merchant’s website and designated mobile app for usage in store within the designated redemption period, otherwise the Coupon will be forfeited. For the Coupon’s denomination, quantity and the related terms and conditions, please refer to the relevant redemption SMS or email for details.
- BOCHK will not send out any notification if Eligible Registered Customers fail to register successfully due to wrong information input.
- Under any conditions (including during sending SMS or email) if the Coupon is failed to be delivered, stolen, lost, cannot deliver or expired, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupon.
- The Coupon is limited and is only available while stocks last. In case the Coupon is out of stock, BOCHK reserves the right to substitute the Coupon with other gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupon provided for this promotion.
- The Coupon cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of Coupon is subject to relevant terms and conditions of the supplier of Coupon.
- Eligible Registered Customers should maintain valid New Securities Account, relevant settlement account and Integrated Account Services at the time when the Coupon is sent, otherwise the offer will be forfeited.
- BOCHK is not the supplier of the Coupon. Any enquiry or complaint about such Coupon should be directed to the relevant suppliers. BOCHK makes no guarantee to the Coupon or service of the suppliers and shall not be liable for any matters in relation to the use of Coupon or services.
- Each Eligible Registered Customers will be entitled to the Coupon once.

4. 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 sole-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) (“Eligible Securities”) from 1 August 2018 to 31 December 2018 (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 December 2018 can entitle to the following reward:

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

- 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. 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 of Eligible Deposit Securities Customers on or before 30 April 2019. **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.**

5. 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 fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

6. Monthly Stocks Savings Plan transaction fee rebate offer:

- This offer is only applicable to the customers who set up Monthly Stocks Savings Plans via securities account (including Family Securities Accounts) ("Eligible Securities Accounts") maintained with BOCHK from 1 August 2018 to 31 December 2018 ("Monthly Stocks Savings Plan Promotion Period"), settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 10 January 2019 ("First Eligible Contribution") and do not make any contribution on Monthly Stocks Savings Plan through the same Eligible Securities Account within 6 months preceding the date of the First Eligible Contribution ("Eligible Monthly Stocks Savings Plan Customer").
- Eligible Monthly Stocks Savings Plan Customer can enjoy HK\$50 transaction fee rebate for each month for the first 6 consecutive month contributions starting from the First Eligible Contribution. **However, Eligible Monthly Stocks Savings Plan Customer should pay the transaction fee first (transaction fee is equivalent to 0.25% of the monthly contribution amount for each plan, including the brokerage fee, stamp duty, transaction levy and transaction charge. The minimum monthly charge is HK\$/RMB50).** The transaction fee rebate amount will be credited to the settlement account of Eligible Monthly Stocks Savings Plan Customer within the 8th calendar month starting from the First Eligible Contribution. If an Eligible Monthly Stocks Savings Plan Customer holds more than one settlement account, BOCHK has the discretion to credit the transaction fee rebate amount to any one of the securities settlement accounts.
- Eligible Monthly Stocks Savings Plan Customer should maintain the Eligible Securities Accounts and the relevant settlement account at the time when the transaction fee rebate is credited, otherwise this offer will be forfeited.
- If an Eligible Monthly Stocks Savings Plan Customer terminates the Monthly Stocks Savings Plan or is unable to make contribution within 6 months after making the First Eligible Contribution for any reason, this offer will be forfeited. The Eligible Monthly Stocks Savings Plan Customer can still enjoy HK\$50 monthly transaction fee rebate before the offer is forfeited and the transaction fee rebate amount will be credited into the settlement account of Eligible Monthly Stocks Savings Plan Customer within the 8th calendar month starting from the First Eligible Contribution. However, if the customer sets up the Monthly Stocks Savings Plan again with the same Eligible Securities Account and make contribution within the Monthly Stocks Savings Plan Promotion Period, he/she is not eligible for this offer again.
- Each Eligible Monthly Stocks Savings Plan Customer can set up Monthly Stocks Savings Plans with more than one Eligible Securities Account. However, each Eligible Securities Account can enjoy up to HK\$300 transaction fee rebate only.

General terms:

- The above offers are only applicable to personal banking customers.
- Customers can enjoy the above offers simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- 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 offer and to amend the relevant terms at any time at its sole discretion without prior notice.
- 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. 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.

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am – 4:30pm

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.