

“Investment and Financial Rewards” Terms and Conditions:

1. The promotion period is from 22 January 2025 to 30 April 2025, both dates inclusive (the “Promotion Period”).
2. Customer who successfully register via Mobile Banking designated promotion registration page (“Manage” > “Lucky Draw Registration”) can join “Hundredfold Fortune Lucky Draw”, “Phone Laissee Double Up”, and “Unlock Monthly Reward”.

“Hundredfold Fortune Lucky Draw” Terms and Conditions:

1. This lucky draw is only applicable to personal banking customers of Bank of China (Hong Kong) Limited (“BOCHK”). Any employees of BOCHK or the licensed persons or registered persons under the Securities and Futures Commission are not eligible to participate in this lucky draw (“Eligible Lucky Draw Customer”).
2. Eligible Lucky Draw Customer who successfully complete the registration via BOCHK Mobile Banking designated promotion registration page during the Promotion Period, and successfully complete the following designated investment transaction once during the Promotional Period via Mobile Banking will get the lucky draw chance to win the lucky draw reward.

Each Designated Investment Transaction	Number of Lucky Draw Chance
Successfully open a single-name securities account ¹	5 times
Securities transaction (Buy/Sell) ²	5 times
Fund subscription transaction ³	3 times
Bond transaction (Buy/Sell) ⁴	3 times
Certificated of Deposit (“CD”) transaction (Buy/Sell) ⁴	2 times
Precious Metals transaction (Buy/Sell) (Only applicable to Paper Gold Scheme) ⁴	2 times

¹ Only applicable to customers who have not opened single-name securities account on or before 21 January 2025. Not include Securities Margin Account and Family Securities Account.

² Customer must complete securities trading transaction (Not include odd lot trading, IPO shares subscription and Monthly Stocks Savings Plan) via single-name securities account (Not include Securities Margin Account and Family Securities Account).

³ Customer must complete fund subscription transaction via single-name fund account (Not include Monthly Funds Savings Plan).

⁴ Customers must complete bond buy / sell or certificate of deposit buy / sell or precious metal buy / sell transaction (only applicable to Paper Gold Scheme) via single-name bond / certificate of deposit / precious metals account.

3. Lucky Draw Reward are as follow:

	Reward	Quota
Grand Prize	6,888 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK) [Total worth around HK\$130,000^]	1
Second Prize	1,288 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK) [Total worth around HK\$25,000^]	2
Third Prize	888 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK) [Total worth around HK\$17,000^]	3
Forth Prize	RMB138 Cash Reward	100

^The value of the stocks is estimated based on the closing price of Hong Kong Exchanges and Clearing Limited (“HKEx”) on 17 January 2025 and is provided for reference only.

4. During the Promotion Period, each Eligible Lucky Draw Customer can get a maximum 30 lucky draw chances by complete Designated Investment Transactions.
5. Regardless the number of lucky draw chance, each Eligible Lucky Draw Customer can win a maximum one Reward in this lucky draw.
6. BOCHK reserves the right to substitute other gifts or cash rebates for the relevant rewards without prior notice.
7. The lucky draw result will be announced on BOCHK website at www.bochk.com and the latest version of BOCHK Mobile Banking, and the Reward notification will be sent to winning customers on or before 31 July 2025 in accordance with the phone number maintained with BOCHK.
8. Please note that the lucky draw is conducted randomly, and each Reward has a specific probability depending on the number of participants. The opportunity for Eligible Lucky Draw Customer to participate does not mean that the customer will definitely receive any Reward, and there is no guarantee that the customer will win the Reward if the

customer reached a certain number of transactions.

9. BOCHK will deposit the Grand Prize, Second Prize and Third Prize ("Related Reward of The Tracker Fund of Hong Kong") into single-name securities account of winning customers, and upon deposit of the Related Reward of The Tracker Fund of Hong Kong, notification will be sent via SMS to the valid mobile phone number of the winning customers on or before 30 September 2025 according to BOCHK's records. The Related Reward of The Tracker Fund of Hong Kong can be traded normally once it is deposited into single-name securities account of winning customers. Winning customers can track the progress of deposit Related Reward of The Tracker Fund of Hong Kong by checking the relevant SMS notification or checking the holding changes of their single-name securities account.
10. BOCHK will credit the cash reward of the Forth Prize ("Cash Reward") into foreign currency savings account of winning customers on or before 30 September 2025.
11. The Related Reward of The Tracker Fund of Hong Kong / Cash Reward received is non-transferable, non-refundable and non-exchangeable for other offer / gift.
12. **Please note that transaction fees will apply to winning customers when they sell the Related Reward of The Tracker Fund of Hong Kong including but not limited to transaction charges, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx, etc. (where applicable).**
13. BOCHK cannot guarantee or assume any responsibility for any Related Reward of The Tracker Fund of Hong Kong that may not be distributed due to force majeure factors (including but not limited to, situation where the Related Reward of The Tracker Fund of Hong Kong are suspended or delisted from HKEx, or where the related company fails to successfully list on HKEx).
14. The Related Reward of The Tracker Fund of Hong Kong and related advertisements do not constitute any offer, solicitation, recommendation, opinion, or guarantee by BOCHK for any securities, financial products, or instruments. Investment involves risks, and caution should be exercised when entering the market. BOCHK has no relationship with the company corresponding to the securities. In case of any dispute, the BOCHK reserves the right of final interpretation.
15. BOCHK reserves the right to vary, modify and terminate the above lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding this lucky draw, the decision of BOCHK shall be final and binding.
16. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit Eligible Lucky Draw Customer's eligibility to participate in this lucky draw and / or entitlement to the Reward.
17. Winning Customers should maintain valid Integrated Account Service, single-name securities account or foreign currency savings account and at the time when deposit the Related Reward of The Tracker Fund of Hong Kong / Cash Reward. Otherwise, customer will be disqualified from receive the Reward without prior notice.

"Phone Laissee Double Up" Terms and Conditions:

1. Phone Laissee Double Up Reward Promotion Period is from 22 January 2025 to 14 February 2025 (both dates inclusive) ("Phone Lai See Double Up Reward Promotion Period").
2. Phone Laissee Double Up Reward is only applicable to the customer who meet the following conditions ("Eligible Customer"):
 - Aged 18 or above
 - Personal banking customer (not applicable to joint account customer)
 - With valid Internet and Mobile Banking account
 - Have received any amount of e-Laissee via valid BOCHK single-name savings/current account (including e-Laissee received from other banks) during Phone Laissee Double Up Reward Promotion PeriodEmployees of BOCHK who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.

3. How to participate in "Phone Laissee Double Up"

Eligible Customer who successfully register via the designated mobile banking promotion page ("Manage" > "Lucky Draw Registration"), and complete one or more of designated investment transaction or financial mission via mobile banking during Phone Laissee Double Up Reward Promotion Period, can get the lucky draw chance (up to 30 times) ("Phone Laissee Double Up Reward Lucky Draw Eligible Customer") to win reward.

Each Designated Investment Transaction or Financial Mission	Number of Lucky Draw Chance
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Successfully open a single-name securities account ¹	5 times
Securities transaction (Buy/Sell) ²	5 times
Fund subscription transaction ³	3 times
Bond transaction (Buy/Sell) ⁴	3 times
Certificated of Deposit ("CD") transaction (Buy/Sell) ⁴	2 times
Precious Metals transaction (Buy/Sell) (Only applicable to Paper Gold Scheme) ⁴	2 times
Universal Smart Travel Insurance Plan ⁵	2 times
Premier Home Comprehensive Insurance ⁵	2 times
Bill payment ⁶	1 time
First-time use BeLeaf ⁷	1 time

¹ Only applicable to customers who have not opened single-name securities account on or before 21 January 2025. Not include Securities Margin Account and Family Securities Account.

² Customer must complete securities trading transaction (Not include odd lot transaction, IPO Shares Subscription and Monthly Stocks Savings Plan) via single-name securities account (Not include Securities Margin Account and Family Securities Account).

³ Customer must complete fund subscription transaction via single-name fund account (Not include Monthly Funds Savings Plan).

⁴ Customer must complete bond buy / sell or certificate of deposit buy / sell or precious metals buy / sell transaction (only applicable to Paper Gold Scheme). via single-name bond / certificate of deposit / precious metals account.

⁵ Customers should have successful enrolment in "Universal Smart Travel Insurance Plan" ("Travel Insurance Plan") or "Premier Home Comprehensive Insurance" ("Home Insurance Plan") underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"), and all the policies need to be effective on or before 31 March, 2025, otherwise the lucky draw chance/reward will be forfeited. Customers should settle the discounted premium on or before 14 February 2025 (late payment will not be accepted). The lucky draw chance/reward is only applicable to new policies but not to any policy renewals or re-application within 6 months after policy cancellation/termination of policy renewals.

⁶ Only applicable to single bill payment transactions of HK\$100 or more

⁷ Only applicable to customers who have not used "BeLeaf" on or before 21 January 2025

4. Winners will be randomly drawn by a computer system of BOCHK from all the Phone Laissee Double Up Reward Lucky Draw Eligible Customers. Phone Laissee Double Up Reward amount will be based on the total amount of e-Laissee the winner received via BOCHK single-name savings/current account between 22 January 2025 to 14 February 2025 (including those received from other banks), and will be credited to winner's HKD Savings/Current account in the form of cash. BOCHK will determine the eligibility of each transaction by matching the customer's transaction records held by BOCHK.

Reward	Quota	Date of credit the Reward
Phone Laissee Double Up Reward* (up to HK\$5,000)	50	On or before 30 April 2025

*Example: Winners who received a total of HK\$3,000 e-Laissee during the Phone Laissee Double Up Reward Promotion Period will receive a HK\$3,000 cash reward.

5. The results of the lucky draw will be announced on BOCHK's website at www.bochk.com and the latest version of BOCHK Mobile Banking, and the Reward notification will be sent to winning customers on or before 30 April 2025 in accordance with the phone number maintained with BOCHK.
6. Throughout the Promotion Period and at the time of crediting the Lucky Draw Reward, Lucky Draw Eligible Winners must hold a valid BOCHK Savings/Current account and Internet and Mobile Banking account.
7. In the event of termination of BOCHK bank account, bad record, forfeiture of Phone Laissee Double Up Reward, Phone Laissee Double Up Reward will not be credited to the designated account and will be cancelled automatically forthwith.
8. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Lucky Draw.
9. Phone Laissee Double Up Reward cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.
10. Please note that the lucky draw is conducted randomly, and each prize has a specific probability depending on the

number of participants. The opportunity for qualified customers to participate does not mean that the customer will definitely receive any reward, and there is no guarantee that the customer will win the prize if the customer purchased insurance or reached a certain number of transactions.

Related to Travel Insurance Plan or Home Insurance Plan Enrolment

11. Customers should hold the valid policy at the time of the reward redemption, otherwise the reward will be forfeited.
12. Customer is advised to consider carefully and make insurance decision based on their own analysis and in response to their personal needs for insurance. This sweepstakes should not be used as a determining factor for any customer to enroll in insurance. Customers must understand or compare the product protection content before applying for insurance products, so as to avoid the situation that the protection content does not meet your needs.

“Unlock Monthly Reward” Terms and Conditions:

1. The promotion period is from 22 January 2025 to 30 April 2025 (both dates inclusive)(the “Promotion Period”). This reward is only applicable to personal banking customer who complete the registration via BOCHK Mobile Banking designated promotion registration page during the promotion period, and successfully complete the following Designated Investment Transaction via Mobile Banking on the following Designated Trading Date (“Eligible Mission Reward Customer”), will be entitled to HK\$50 cash reward (“Cash Reward”). The quota is as follow:

Each Designated Investment Transaction
Successfully open a single-name securities account ¹
Securities transaction (Buy/Sell) ²
Fund subscription transaction ³
Bond transaction (Buy/Sell) ⁴
Certificated of Deposit (“CD”) transaction (Buy/Sell) ⁴
Precious Metals transaction (Buy/Sell) (Only applicable to Paper Gold Scheme) ⁴

¹ Only applicable to customers who have not opened single-name securities account on or before 21 January 2025. Not include Securities Margin Account and Family Securities Account.

² Customer must complete securities trading transaction (Not include odd lot trading, IPO shares subscription and Monthly Stocks Savings Plan) via single-name securities account (Not include Securities Margin Account and Family Securities Account).

³ Customer must complete fund subscription transaction via single-name fund account (Not include Monthly Funds Savings Plan).

⁴ Customers must complete bond buy / sell or certificate of deposit buy / sell or precious metal buy / sell transaction (only applicable to Paper Gold Scheme) via single-name bond / certificate of deposit / precious metals account.

Designated Trading Period	Designated Trading Date	Cash Reward Quota
Phase 1	22 January 2025 to 28 February 2025	1,000
Phase 2	1 March 2025 to 31 March 2025	1,000
Phase 3	1 April 2025 to 30 April 2025	1,000

2. The first 1,000 Eligible Mission Reward Customers who complete one Designated Investment Transaction in each Designated Trading Period will receive the Cash Reward.
3. Each Eligible Mission Reward Customer can receive a Cash Reward once only in each Designated Trading period. The quota of Cash Reward is limited, first come first served, while stocks last, and subject to BOCHK's record.
4. Cash Reward will be deposited into HKD savings account or HKD current account held by Eligible Mission Reward Customer on or before 31 July 2025. Eligible Mission Reward Customer should maintain valid Integrated Account Service and HKD savings / current account when the Cash Reward is deposited, otherwise the relevant reward will be forfeited. No rewards will be issued or received the reward in any other form.

“Travel Insurance Plan Enrolment up to 30% off premium discount” Terms and Conditions:

- Promotion Period: From 5 December 2024 to 31 March 2025 (both dates inclusive).
- To be eligible for the offer, customers should have successful enrolment in the Travel Insurance Plan within the Promotion Period via online channels; and have their policies effective on or before 30 April 2025 (the "Eligible Customers").
- Successful enrolment refers to the Proposed Insured who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 March 2025 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person's re-application within 6 months after policy cancellation / termination of policy

renewals.

- During the Promotion Period, the Eligible Customers can enjoy 30% off premium discount (Single Travel Plan) or 25% off first year premium discount (Annual Travel Plan) upon successful enrolment in the Travel Insurance Plan via BOCHK online channels, by entering the promotional code “UTC25”.
- The Premium Discount Offer is offered by BOCHK and BOCG Insurance.
- The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

“Home Insurance Plan Enrolment up to 25% off first year premium discount” Terms and Conditions:

- Promotion Period: From 31 December 2024 to 16 June 2025 (both dates inclusive).
- To be eligible for the offer, customer should have successful enrolment in the Home Insurance Plan within the Promotion Period; and have their policies effective on or before 31 July 2025 (“Eligible Customer”).
- Successful enrolment refers to the Proposed Insured who submitted completed and/or signed the Credit Card Authorization Form or the Direct Debit Authorization Form to BOCG Insurance; and settled the discounted first year premium on or before 16 June 2025 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or reapplications within 6 months after policy cancellation / termination of policy renewals.
- During the Home Insurance Promotion Period, Private Wealth Eligible Customer can enjoy 25% off first year premium discount upon successful enrolment in the Home Insurance Plan; Wealth Management Eligible Customer can enjoy 15% off first year premium discount upon successful enrolment in the Home Insurance Plan via BOCHK internet banking or mobile banking; other customers can enjoy 10% off first year premium discount upon successful enrolment in the Home Insurance Plan via BOCHK internet banking or mobile banking.
- The Premium Discount Offer is offered by BOCHK and BOCG Insurance.
- The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

General Terms:

- Before participating in the Promotion, the customer must read and abide by these terms and conditions. By participating in the Promotion, the customer acknowledges that he / she has read and agreed to all relevant terms and conditions.
- 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 the staff of BOCHK.
- The above Rewards cannot be transferred, returned, exchanged for other offer / gift.
- 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. In case of any dispute, the decision of BOCHK shall be final.
- All information and images are for reference only.
- No person other than the customers, BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Banking mobile application imposed by their service providers.
- Please download BOCHK Mobile Banking mobile application from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking mobile application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK Mobile Banking from time to time.
- iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- BOCHK reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at their sole discretion.
- In case of any disputes, the decision of BOCHK shall be final and binding on all parties concerned.
- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
- For the registration record for “Investment and Financial Rewards”, BOCHK’s system record 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.

Important Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.
- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to the manual processing of odd lot orders, there is no definite range of price difference between the odd lots and the board lots. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with a share quantity equal to or exceeding one board lot of the stock will be rejected.
- The quantity of odd lot stocks can be accumulated to reach one board lot in securities account. However, BOCHK Mobile Banking and Internet Banking do not provide the service of splitting one board lot stocks into odd lots for stocks selling.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

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.

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

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.

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 US 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, enquiring transaction records and corporate action services at the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

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 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.

Risk disclosure of bonds/certificates of deposit trading

Investing in bonds/certificates of deposit involves significant risks. The following risk disclosure statements are not exhaustive and do not take into account your personal circumstances not disclosed to BOCHK, you should take your own independent review and seek independent professional advice, if necessary, on whether an investment in bonds/certificates of deposit is suitable for you in light of your risk appetite, financial situation, investment experience, investment objectives and investment horizon. The above information is for reference only. This document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. The investment products or services mentioned in this document 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 customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment may be the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice. 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, customers should consider their own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant offering documents for details. Customers should seek advice from independent financial adviser.

Risk of bonds/certificates of deposit trading

The prices of bonds/certificates of deposit fluctuate, sometimes dramatically. The price of a bond/certificate of deposit 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 bonds/certificates of deposit

Important Note of Precious Metals:

The market in precious metals is volatile and a substantial loss may be incurred from transacting in them. Due to the fluctuating nature of the precious metals markets, their prices may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

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.

Important Notes of “Universal Smart Travel Insurance Plan” and “Premier Home Comprehensive Insurance” (the “Plans”):

- The Plans and the supplementary rider(s) (if any) are underwritten by BOCG Insurance.
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China.

(insurance agency licence no. FA2855)

- BOCG Insurance reserves the sole right to determine whether any application for the Plans and the supplementary rider(s) (if any) is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the Plans. The Plans are products of BOCG Insurance but not BOCHK.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- 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 Plans should be resolved directly between BOCG Insurance and the customer.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.
- The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.