

Terms of promotion offers:

1. Mortgage customers enjoy \$0 transaction fee for Monthly Stocks Savings Plan:

- Promotion period is from 1 January 2025 until 31 December 2025 (both dates inclusive) ("Promotion Period").
- This offer is only applicable to personal banking customers who are holding valid mortgage account and single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account) ("Eligible Securities Account") with BOCHK ("Eligible Monthly Stocks Savings Customer").
- Eligible Monthly Stocks Savings Customers who settle the contribution payment of Monthly Stocks Savings Plan successfully (including contribution payment settled via securities settlement account or BOC Credit Card) via their Eligible Securities Account during Promotion Period, will enjoy \$0 transaction fee in each month.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated.
- Eligible Monthly Stocks Savings 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).** BOCHK will calculate the transaction fee rebate based on the following Monthly Stocks Savings Plan contribution month, the transaction fee will be credited to Eligible Monthly Stocks Savings Customers' valid HKD settlement account in form of cash on the following rebate date:

Monthly Stocks Savings Plan contribution period	Rebate date
January 2025 until March 2025	On or before 30 June 2025
April 2025 until June 2025	On or before 30 September 2025
July 2025 until September 2025	On or before 31 December 2025
October 2025 until December 2025	On or before 31 March 2025

- If Eligible Monthly Stocks Savings Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the transaction fee to any one of HKD settlement account.
- Eligible Monthly Stocks Savings Customer should maintain valid Integrated Account Services, mortgage account, Eligible Securities Account and HKD settlement account, and still receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account, at the time when the transaction fee is credited, otherwise the offer will be forfeited and no rewards will be issued in any other form.

General terms:

- The above offer is 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 offer 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.

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.