

Terms of promotion offers:


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

- Promotion period is from 1 January 2026 until 31 December 2026 (both dates inclusive)(“Promotion Period”).
- This offer is only applicable to personal banking customers who are holding valid 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 (“Eligible Contribution”), will entitled instant \$0 transaction fee in each month (transaction fee including the brokerage fee, stamp duty, transaction levy and transaction charge).

2. Monthly Stocks Savings Plan BOC Credit Card gift points offer:

- If the Monthly Stocks Savings Plan contribution amount is paid by BOC Credit Card, the BOC Credit Card Gift Points will be calculated based on the number of consecutive months of contribution.

Consecutive Month(s) of Contributions	1 to 12 months	13 to 24 months	Over 24 months
Conversion Rate (Hong Kong dollars / RMB contribution amount: Credit Card Gift Points)	5:1	3:1	1:1
Upper Limit of Gift Points	A maximum of 10,000 BOC Credit Card Gift Points can be earned for each monthly contribution		

- The above Gift Points Conversion Rate is subject to the Bank's announcement from time to time
- The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing logo . The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing BOCHK logo, but excludes BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption.
- The Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of “BOC Credit Card Gift Point Catalogue”.

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.

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 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 certain time.

For HK stocks, A shares and US stocks trading service hours and system maintenance time, please login to Mobile Banking (click "Menu" > "Settings" > "FAQ" > "Securities and Securities Margin Service") or login to Internet Banking (click "Investment" > "HK Securities" / "A Shares Securities" / "US Securities" > "Help") for details.

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.