

Terms of promotion offers:

Promotion period is from 1 January 2025 until 31 March 2025 (both dates inclusive)(“Promotion Period”).

1. *Private Wealth* customers open new securities account enjoy 100 units of The Tracker Fund of Hong Kong offer:

- Promotion period is from 1 January 2025 until 31 March 2025 (both dates inclusive)(“Promotion Period”).
- This offer is only applicable to *Private Wealth* personal banking customer who successfully open a new single-name securities account (which must simultaneously open Hong Kong Stocks, A Shares and US Stocks services) with Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period. The definition of a new single-name securities account does not include a new Securities Margin Account opened by existing customers and a new Family Securities Account opened by existing customers (“New Securities Account”), and only applicable to the *Private Wealth* personal banking customers who have not held any single-name securities account with BOCHK in the 6 months prior to the opening of the New Securities Account (“Eligible Customer”).
- This offer is not applicable to the licensed persons or registered persons under the Securities and Futures Commission.
- Eligible Customer with Total Relationship Balance of HK\$8,000,000 or above as of 31 March 2025, is entitled to receive 100 units of The Tracker Fund of Hong Kong (Stock Code: 2800.HK)(“Free Stocks”) worth HK\$2,026 (The value of the shares is calculated based on the closing price of The Tracker Fund of Hong Kong (Stock Code: 2800.HK) on 31 December 2024 and is provided for reference only)(“Eligible New Securities Customer”).
- Each Eligible New Securities Customer will be entitled the Free Stocks once only.
- BOCHK will deposit the Free Stocks into the New Securities Account of Eligible New Securities Customers, and upon deposit of the Free Stocks, notification will be sent via SMS to the valid mobile phone number of the Eligible New Securities Customers on or before 30 June 2025 according to BOCHK’s records. The Free Stocks can be traded normally once it is deposited into the New Securities Account of Eligible New Securities Customers. Eligible New Securities Customers can track the status of the deposit of Free Stocks by checking the relevant SMS notification or checking the changes of holdings of their New Securities Accounts.
- Eligible New Securities Customers should maintain valid New Securities Account, *Private Wealth* service and should not be a licensed person or registered person under the Securities and Futures Commission, at the time when the Free Stocks deposit into New Securities Account. Otherwise, BOCHK will revoke the right of Eligible New Securities Customer to receive Free Stocks without prior notice.
- **Please note that transaction fees will apply to Eligible New Securities Customers when they sell the Free Stocks, including but not limited to transaction charges, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by Hong Kong Exchanges and Clearing Limited (“HKEx”), etc. (where applicable).**
- BOCHK reserves the right to substitute the Free Stocks offered in this promotion with other gifts / coupons at any time without prior notice. The value of the substitute gifts / coupons may be different from the value of the Free Stocks provided for this promotion.
- BOCHK cannot guarantee or assume any responsibility for any Free Stocks that may not be distributed due to force majeure factors (including but not limited to, situation where the Free Stocks are suspended or delisted from HKEx, or where the related company fails to successfully list on HKEx).
- The gift of shares 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.
- Definition of “Total Relationship Balance”:
 - a. Includes the monthly value of the following items under the customer’s name:
 - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets¹ (including Securities², Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan³, outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds (“MPFs”)⁵; and
 - (ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”⁸.
 - b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
 - c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
 - d. The relevant calculation results shall be subject to the Bank’s records.

¹ The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

- ² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).
- ³ Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows: (i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher; (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.
- ⁴ Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- ⁵ Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- ⁶ (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.
- ⁷ BOC Credit Cards refer to the credit cards issued by Card Company.
- ⁸ Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain Private Wealth / Wealth Management service with the Bank. Such sole proprietorship holds the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms for the services.

2. New Securities Account \$0 brokerage fee offer for buying Hong Kong stocks / A shares through designated trading channel:

- This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name securities account (including securities margin account but excluding family securities account) ("New Securities Account") with Bank of China (Hong Kong) Limited ("BOCHK") during the Promotion Period and do not have any single-name 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 first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying transaction of securities listed on 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") and settled in RMB via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK ("Designated Trading Channel") 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). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New Securities Customer and there is no maximum limit on the transaction count.
- 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 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 30 September 2025
- 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 accounts.
- **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.

3. New US Securities Services \$0 brokerage fee offer for buying US stocks through designated trading channel:

- This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name US securities services ("New US Securities Services") with BOCHK during the Promotion Period and do not have any single-name US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ("Eligible New US Securities Customers").
- Eligible New US Securities Customers who open New US Securities Services during Promotion Period are entitled to first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying transaction of 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 ("Designated Trading Channel") through the New US Securities Services within the first 3 months starting from the date of New US Securities Services opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and

public holidays included). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New US Securities Customer and there is no maximum limit on the transaction count.

- The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated. **Eligible New US Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on or before 30 September 2025.
- If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement accounts.
- **Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**
- Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

4. \$0 brokerage fee offer for selling odd lots through designated trading channel:

- This offer is only applicable to personal banking customers who maintain single-name securities account (“Eligible Customers”) with BOCHK.
- This offer is not applicable to joint-name securities account.
- Eligible Customers who are buying odd lots listed on HKEx and settled in HKD or RMB via NotALot function of BOCHK Mobile Banking during the Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the securities transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking (“Designated Trading Channel”) during Promotion Period, will be entitled to brokerage fee reduction for each selling transaction (“Brokerage Fee Reduction”). 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 Customers should pay the brokerage fee of selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on or before 30 June 2025.
- If an Eligible Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- **Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

5. 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 / The Hong Kong Monetary Authority iBonds / any Bonds issued by The Government of the HKSAR of the PRC) into BOCHK’s single-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / (“Eligible Securities”) from 1 January 2025 until 31 March 2025 (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 2025 can entitle to the following cash reward:

Market Value of Eligible Securities Deposited	Cash reward			
	<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\$1,500	HK\$1,200
HK\$1,000,000 – below HK\$5,000,000	HK\$5,000	HK\$2,000	HK\$1,200	HK\$800
HK\$100,000 – below HK\$1,000,000	HK\$1,600	HK\$1,000	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.
- Cash reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Deposit Securities Customers on or before 30 June 2025. **Eligible Deposit Securities Customer should maintain valid securities account and Integrated Account Service when the cash reward is deposited, otherwise the above offer will be forfeited.**

General terms:

- The above offers are 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.

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.
- 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:

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 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).

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.