

## Terms of promotion offers:

Promotion period is from 1 July 2022 until 30 September 2022 (both dates inclusive)(“Promotion Period”).

### 1. \$0 brokerage fee offer for selling odd lots:

- This offer is only applicable to personal banking customers who maintain single-name securities account (“Eligible Customers”) with Bank of China (Hong Kong) Limited (“BOCHK”).
- This offer is not applicable to joint-name securities account.
- Eligible Customers who are buying odd lots listed on the Hong Kong Exchange and Clearing Limited (“HKEx”) and settled in HKD or RMB via NotALot of BOCHK Mobile Banking during Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking 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 31 December 2022.
- 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.

### 2. First 3 securities transaction via designated etnet finance Apps of \$0 brokerage fee offer:

- This offer is only applicable to personal banking customers who hold sole-name securities account in BOCHK. Customers (“Eligible Securities Customers”) who enter BOCHK Mobile Banking via designated mobile Apps (etnet Finance & Lifestyle and etnet MQ pro (Mobile)) (“Designated Apps”) during Promotion Period are entitled to the first 3 securities buy/sell transactions (exclude Monthly Stocks Savings Plan and IPO subscription) (“Eligible Transaction”) of Hong Kong stocks, China A shares and US stocks brokerage fee reduction (“Brokerage Fee Reduction”).
- Each customer can enjoy 3 transactions reduction in Hong Kong stocks, China A shares and US stocks respectively. If customer holds more than one sole-name securities account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China, United State).
- The first 3 eligible transactions are counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
- If customers enter the transaction page directly via Designated Apps but leave the transaction page to have other operation before finishing the submission of transaction order, customers cannot enjoy this offer if they return to the transaction to submit transaction order subsequently. Customers must enter the transaction page via Designated Apps to submit the order to enjoy this offer.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 31 December 2022.
- If an Eligible 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 Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”), transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee**
- Eligible Securities 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.

### 3. First 3 securities transaction via designated AASTOCKS finance Apps of \$0 brokerage fee offer:

- This offer is only applicable to personal banking customers who hold sole-name securities account in BOCHK. Customers (“Eligible Securities Customers”) who enter BOCHK Mobile Banking via designated mobile Apps (AASTOCKS M+ Mobile) (“Designated Apps”) during Promotion Period are entitled to the first 3 securities buy/sell transactions (exclude Monthly Stocks Savings Plan and IPO subscription) (“Eligible Transaction”) of Hong Kong stocks, China A shares and US stocks brokerage fee reduction (“Brokerage Fee Reduction”).
- Each customer can enjoy 3 transactions reduction in Hong Kong stocks, China A shares and US stocks respectively. If customer holds more than one sole-name securities account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China, United State).
- The first 3 eligible transactions are counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
- If customers enter the transaction page directly via Designated Apps but leave the transaction page to have other operation before

finishing the submission of transaction order, customers cannot enjoy this offer if they return to the transaction to submit transaction order subsequently. Customers must enter the transaction page via Designated Apps to submit the order to enjoy this offer.

- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 31 December 2022.
- If an Eligible 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, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee**
- Eligible Securities 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.

#### **4. New Securities Account \$0 brokerage fee offer for buying and selling Hong Kong stocks / China A shares:**

- 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 BOCHK during 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 and selling transaction of securities listed on HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on SSE or 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 90<sup>th</sup> 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 and selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on or before 31 March 2023.
- 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.

#### **5. New US Securities Services \$0 brokerage fee offer for buying and selling US stocks:**

- 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 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 and selling 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 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 90<sup>th</sup> 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 USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New US Securities Customers should pay the brokerage fee of buying and selling transactions first.** The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on or before 31 March 2023.
- 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.

#### **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 during Promotion Period, settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 10 October 2022 (“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 Customer”).

- Eligible Monthly Stocks Savings Customer can enjoy HK\$50 transaction fee rebate for each month for the first 12 consecutive month contributions starting from the First Eligible Contribution. **However, 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).** The transaction fee rebate amount for the first 6 months will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 8<sup>th</sup> calendar month starting from the First Eligible Contribution; and the transaction fee rebate amount for the 7<sup>th</sup> to 12<sup>th</sup> month will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 14<sup>th</sup> calendar month starting from the First Eligible Contribution. If an Eligible Monthly Stocks Savings 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 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 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 Customer can still enjoy HK\$50 monthly transaction fee rebate before the offer is forfeited. However, if the customer sets up the Monthly Stocks Savings Plan again with the same Eligible Securities Account and make contribution within Promotion Period, he/she is not eligible for this offer again.
- Each Eligible Monthly Stocks Savings 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\$600 transaction fee rebate only.

#### 7. BOC Credit Card Gift Points:

- 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 Contribution	1 to 12 months	13 to 24 months	Over 24 months
Conversion Rate (HKD/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 BOCHK’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, 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 offers are only applicable to personal banking customers.
- 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.
- 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.

#### Disclaimer:

Designated Apps are mobile application of third party (“Third Party Mobile Application”). The use of Third Party Mobile Application is subject to the relevant terms of service provider. BOCHK is not the service provider of Third Party Mobile Application. BOCHK does not make any warranty to that product and/or service, nor liable to any consequence of using that product and/or service. If customer

has any enquiry, opinions, indemnity, compliant and or dispute with the product and/or service of Third Party Mobile Application, please contact the relevant provider directly. BOCHK does not accept any liability.

BOCHK has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that you may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at that their party mobile application. BOCHK does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.

You should be aware that transaction prices can fluctuate drastically. The securities prices and/or foreign currency exchange rates quoted or depicted in Third Party Mobile Application are for information purposes only. All quotes depend on the market situations. Thus, the quotes in Third Party Mobile Application may not timely reflect the prevailing market prices and may also differ from those quotes provided by other service providers who provide similar services. You should not rely on any price information quoted or depicted in Third Party Mobile Application for trading or investment purposes. The actual transaction prices may differ from (i) the quotes in Third Party Mobile Application and/or (ii) those provided by the other service providers.

#### **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.
- 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.

**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 and corporate action services at the following time: Hong Kong time Saturday 11:30am – 4:30pm.

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 – 2:15pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 1:15pm (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.