

#### Terms of promotion offers:

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

- Promotion period is from 24 May 2021 until 31 December 2021 (both dates inclusive) (“Promotion Period”).
- This offer is only applicable to personal banking customers who maintain sole-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 lot 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 lot listed on HKEx and settled in HKD or RMB (Excluding the transactions of underlying stock along with odd lot) via BOCHK Mobile Banking during Promotion Period, will entitle 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 March 2022.
- If an Eligible Customers hold 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 Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- Eligible New 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.

##### 2. 0% subscription fee offer for “Smart Invest”:

- Promotion period is from 2 October 2021 to 31 December 2021 (both dates inclusive) (“Promotion Period”).
- The offer is applicable to customers of BOCHK (“Eligible Customers”).
- Eligible Customers should subscribe investment funds in lump sum via “Smart Invest” in BOCHK Mobile Banking during the Promotion Period in order to be eligible for the 0% subscription fee offer (“Subscription Fee Reduction Offer”).
- **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription of investment funds. BOCHK will credit the Subscription Fee Reduction Offer to the Eligible Customers as defined in the following point 7.**
- Every Eligible Customer can enjoy the Subscription Fee Reduction Offer more than once during the promotion period.
- If Eligible Customers enjoy the Subscription Fee Reduction Offer during the promotion period, they will not be eligible to enjoy other investment fund subscription fee reduction offers.
- The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 May 2022 and Eligible Customers should hold a valid funds account of BOCHK at the time when the subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- For promotion details in subsequent phase, please refer to marketing materials or contact BOCHK staff in due course.
- For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

##### 3. “iTarget 3 Years Savings Insurance Plan” first year premium discount offer (the “Offer”):

- Promotion Period refers to the period designated by BOC Life on the product page at BOC Life website / BOCHK website / BOCHK App. Nevertheless, the Offer is subject to time limit and quota and available on a first-come first-served basis. The Offer may be terminated before the end of the promotion period. Please confirm the closing date with BOC Life before submitting insurance application.
- The first year premium discount rate of RMB policy is 5.5%; the first year premium discount rate of USD & HKD policy are 0.5%.
- To be eligible for the Offer, applicant(s) must fulfill all of the following requirements:
  - (i) the application must be duly completed within the Promotion Period; and
  - (ii) the application(s) must be accepted by BOC Life.
- Policy(ies) that fulfill the above-mentioned requirements (i) to (ii) is / are known as “Eligible Policy(ies)”.
- For prepayment cases, premium discount is only applicable to the first year premium. First year premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
- For premiums paid on a monthly basis, the initial premium would be the discounted premiums for the first month. The rest of the first year discounted premiums shall be deducted monthly from the customer’s designated account during the 2<sup>nd</sup> to 12<sup>th</sup> months.
- The Offer is applicable to the basic plan of the Eligible Policy(ies), while the first year premium discount rate is

determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).

- The Offer will be applicable to the Plan only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Plan that an applicant would apply for.
- The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount will be reduced proportionally.
- The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- In case of cancellation of the policy during the cooling-off period or in any event of a premium refund, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid.
- Except for the designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOC Life shall be final.
- The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

**General terms:**

- The above offer is only applicable to personal banking customers.
- The above products, services and offer are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers 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.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
- 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.
- Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are the registered trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and the HUAWEI EXPLORE IT ON AppGallery logo are the registered trademarks of Huawei Technologies Co., Limited.

**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 Lot:**

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Not accept buying odd lot through Mobile Banking via securities margin accounts.
- Upon receipt of customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fee 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 several spreads from the nominal price. The order type of such odd lot order

would be a "Market Order".

- If the proceeds of the odd lot selling order are less than the related charges, customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with 10 best price queues in the prevailing market and within the range of 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 order 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 manual processing of odd lot orders, there is no definite range of price difference between the odd lot and the board lot. 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 share quantity equal to or exceeding one board lot of the stock will be rejected.
- 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.

##### **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.

##### **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 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, 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.

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:**

- iTarget 3 Years Savings Insurance Plan ("the Plan") is a long-term insurance plan that is underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). It is not a bank deposit scheme or bank savings plan. BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by the Insurance Authority to carry on long term business in the 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 . (insurance agency licence no. of BOCHK is FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- BOCHK and /or BOC Life reserve the right to amend, suspend or terminate the Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOCHK and /or BOC Life 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 insurance product should be resolved between directly the insurance company and the customer.
- Cooling-off period:  
Policy Owner has the right to cancel the policy and obtain a refund of any premium(s) and the levy and / or charges (if any) paid, which are collected by BOC Life on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving written notice. Such notice must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within 21 calendar days after the delivery of the policy or issue of a Notice to the Policy Owner or the representative of the Policy Owner, whichever is the earlier. The Policy Owner understands that BOC Life will notify the Policy Owner of the Cooling- off Period via a Notice and / or text message. If the last day of the Cooling-off Period as indicated in the Notice and/or the text message is not a working day, it will fall on the next working day. No refund can be made if a claim has been admitted.

**This promotion material is for reference on the key product features of this Plan and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. You are advised to read in conjunction with the product leaflet of this Plan. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the Plan.**