

1. **“TrendyTogether” customers who buy / sell securities through designated trading channel can enjoy \$0 brokerage fee and \$0 safe custody fee offers (“this promotion”)**
  - Promotion period is from 1 January 2025 until 31 December 2025 (both dates inclusive)(“Promotion Period”).
  - This promotion is only applicable to selected “Private Wealth” / “Wealth Management” customers (“Selected Customers”) who received and replied the SMS sent from Bank of China (Hong Kong) (BOCHK) within 1 July 2025 to 31 July 2025, and replied “1” in the SMS will automatically enroll in TrendyTogether (“Eligible TrendyTogether Customers”)
  - This promotion is only applicable to Eligible TrendyTogether Customers who taken up Integrated Account Service, holding single-name securities account (exclude securities margin account and family securities account)(“Eligible Securities Account”) with BOCHK during Promotion Period.
  - Eligible TrendyTogether Customers who conduct buying and / or selling transaction of securities listed on the Hong Kong Exchanges 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 or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through Mobile Banking, Internet Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK via Eligible Securities Account during Promotion Period (“Eligible Transaction”), will entitle \$0 brokerage fee offer for the first HK\$500,000 accumulated Eligible Transaction amount in each month. Also enjoy \$0 safe custody fee offer during Promotion Period (“This Promotion Offer”).
  - The monthly accumulated Eligible Transaction amount will be calculated on a monthly basis and reset on the first calendar day of each calendar month.
  - If the monthly Eligible Transaction amount exceeds HK\$500,000, Eligible TrendyTogether Customers will be required to pay the brokerage fee of the exceed part as per standard tariff listed in [“Securities Services Charges”](#).
  - The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee is calculated. Eligible TrendyTogether Customers must should pay the brokerage fee of buying and / selling transactions and safe custody fee first. BOCHK will calculate the brokerage fee and safe custody fee rebate based on the following completion date of the Transfer task and the following trading Eligible Transaction period, the brokerage fee and safe custody fee will be credited in form of cash into Eligible TrendyTogether Customers’ valid HKD settlement account on the following rebate date. If Eligible New TrendyTogether Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee and safe custody fee to any one of HKD settlement account.
    - a. Eligible Transaction period is 1 July 2025 to 30 September 2025 (both dates inclusive)

Trading Eligible Transaction period	Rebate date
1 July 2025 until 30 September 2025 (both dates inclusive)	On or before 31 December 2025
    - b. Eligible Transaction period is 1 October 2025 to 31 December 2025(both dates inclusive)

Trading Eligible Transaction period	Rebate date
1 October 2025 until 31 December 2025 (both dates inclusive)	On or before 31 March 2026
- **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 TrendyTogether Customers should maintain valid Integrated Account Services, Eligible Securities Account and HKD settlement account at the time when the brokerage fee and safe custody fee are credited, otherwise the offer will be forfeited and no rewards will be issued and no rewards will be obtained in any other form.

**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.

### **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. 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 the following time: Hong Kong time 09:00am – 10:00am every day and Saturday 12:30pm-5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or Hong Kong time 08:00am – 09:00am every day and Saturday 11:30am-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.