

Terms and Conditions for Green Personal Loan Promotion:

1. The promotion period from 27 June 2025 to 30 September 2025 (both dates inclusive) ("Promotion Period"), customers should successfully drawdown the loan on or before 31 October 2025 to be eligible to the offers listed in this Terms and Conditions.

1.1 Green Personal Loan Preferential APR and Handling Fee Waiver Offer ("Green Personal Loan offer"):

In addition to the Loan purposes stated in 1.2 below, customers who fulfill all the requirements below ("Eligible Customers") can enjoy the Green Personal Loan Offer:

- Successfully submit the application through e-Channels for Green Personal Loan with **Reference Code "GL"** within the Promotion Period; **AND**
- Submit required documents through e-Channels, including but not limited to purchase proof for green purposes before loan drawdown (e.g. invoice of electric car purchase, deposit payment proof for installing the solar photovoltaic energy system issued by the Registered Electrical Contractors/ Workers from Electrical and Mechanical Service Department, or invoice of paying the tuition fee of the eligible ESG courses).
- e-Channels include BOCHK website, Internet Banking, Mobile Banking, "BOCHK" WeChat official account or "BOC CC" WeChat official account.

1.2 The acceptable Loan purposes of Green Personal Loan are:

- For purchasing Electronic Vehicles or Hybrid Vehicles listed in Registered EV model list of Transport Department republished by Environmental Protection Department (Please refer to the website of Environmental Protection Department for details); or
- For installing renewable energy facilities (e.g. solar photovoltaic energy system) and the related engineering development as provided by Registered Electrical Contractors/ Workers from Electrical and Mechanical Service Department (Please refer to the website of Electrical and Mechanical Service Department for details); or
- For paying the tuition fee of the following eligible ESG courses:
 - i. Eligible Programmes registered under the Pilot Green and Sustainable Finance Capacity Building Support Scheme under Financial Service Branch of Financial Services and the Treasury Bureau (Please refer to Pilot Green and Sustainable Finance Capacity Building Support Scheme website from Financial Service Branch of Financial Services and the Treasury Bureau); or
 - ii. International and local training/ courses/ certificates on green and sustainable related subjects listed on GSF Knowledge Hub under the Hong Kong Monetary Authority. (Please refer to GSF Knowledge Hub Website of Hong Kong Monetary Authority)

*Remarks: Applicants for loans used to pay for eligible ESG courses need to visit BOCHK website: Loan > Green Personal Loan to download <Green Personal Loan Customer Declaration > ("Declaration"), to complete and submit the declaration per instructions.

2. Cash Rebate Reward Offer

Eligible Customers who fulfill the requirements within Green Personal Loan Promotion Period stated on Clause 1 above and Clause 2 with successfully submit and drawdown Green Personal Loan with a loan amount of HK\$200,000 or above, and with repayment tenor of 24 months; OR loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above will be entitled to offer listed in below table (included extra HK\$688 cash rebate):

	Apply Green Personal Loan with Reference Code "GL" can enjoy cash rebate in HK\$ (included extra HK\$688 cash rebate)		
Loan Amount (HK\$)	24 months loan tenor	36 months loan tenor	48 months or above loan tenor
\$50,000 - \$99,999	Not Applicable	\$988	\$1,388
\$100,000 - \$199,999		\$1,188	\$1,788
\$200,000 - \$499,999	\$1,188	\$2,188	\$2,688
\$500,000 - \$999,999	\$1,488	\$2,688	\$3,688
\$1,000,000 - \$1,499,999	\$1,688	\$3,188	\$4,688
\$1,500,000 - \$2,999,999	\$2,188	\$5,688	\$8,688
\$3,000,000 or above	\$2,688	\$6,688	\$11,488

- The above Cash Rebate Reward offer will be directly credited to the BOC repayment account of the Cash Rebate Reward Offer Eligible Customers on or before 31 March 2026 without prior notice. The status of the Cash Rebate Reward Offer Eligible Customers BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash when BOCHK credits the cash rebate. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. If the bank had honored the cash rebate to the customer and customer chooses to make early settlement for the loan, the Bank reserves the right to charge such Eligible Customer an amount equivalent to the amount of the offers/ cash rebate granted.
- Green Personal Loan offer is not applicable to the staff of BOCHK.**
- Green Personal Loan customers can choose a loan tenor of 12, 24, 36, 48 or 60 months.
- The maximum loan amount for the Green Personal Loan is HK\$4,000,000 or 18 times of the monthly salary or the expense amount for the specific Green Personal Loan purposes (whichever is lower). The final approved loan amount and the maximum monthly salary multiple is subject to change in accordance with the circumstances of individual cases. BOCHK will determine the final approved loan amount, loan tenor and interest rate based on the credit rating of the individual customer and other relevant factors.
- Example: The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0754%. The Annualized Percentage Rate ("APR") is 1.68% and without handling fee.

APR as low as 1.68% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$1,500,000 or above with repayment tenor of 12 months and monthly flat rate of 0.0754% and with handling fee waiver) is applicable to BOCHK Private Wealth Customers

and selected customer groups.

The rate for individual customers may vary. If customer's loan application cannot meet our approval requirements such as credit ratings or other factors, BOCHK may approve a loan to individual customers on a case-by-case basis and adjust the interest rate. Customers will be notified of the relevant final interest rate upon loan approval.

The approved APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. **For loan and offer details, rates, handling fee, terms and conditions, please refer to BOCHK website (Home> Loan> Personal Loan> Green Personal Loan) for the "Key Facts Statement (KFS)" or contact our staff.**

8. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the Loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan" , "Key Facts Statement (KFS) for Instalment Loan" , "Data Policy Notice" and "Privacy Policy Statement" etc.

9. Early Settlement Fee

Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method" . The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of the loan.

BOCHK may at its discretion adjust the early settlement fee at any time. Individual calculation of the apportionment of the interest and principal is adopted for different loan products even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/ redemption fee and other incurred fee(s)) and unpaid interest). You may visit our website Home > Loan > Personal Loan > Green Personal Loan to refer to the Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

10. Terms and conditions for full early repayment during cooling-off period

Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of

the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.

“Business Day” means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

“Severe Weather Day” means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

To exercise Cooling-off Rights, the Borrower must, to the satisfaction of the Bank, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of our branches or apply the full early repayment via designated service hotline (2108 3611) during office hours of any Business Day. The amount and calculation determined by the Bank shall be final. For the avoidance of doubt, during the Cooling-off Period, the Bank will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be calculated in accordance with the terms in the loan advice and the TERMS AND CONDITIONS OF BOC EXPRESS CASH INSTALMENT LOAN, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by the Bank (or the date of acceptance of the full early repayment request via service hotline).

- 11. BOCHK will request customers to provide proof of completing the transaction for the declared Green Personal Loan purposes (including invoices of the electronic vehicle with full payment & vehicle registration document (“Registration Book”) or receipt of the final payment of the installation fee etc.) within 6 months of loan drawdown. If the related proof cannot be provided, the bank reserves the right to terminate this loan and require customer to immediately repay the principal, interest accrued and early settlement fee of the loan, and/or amend the loan from green personal loan to non-green loan and adjust the interest rates. Furthermore, the bank may even require to cancel the existing loan and propose alternate loan arrangements. Please contact our application handling staff for details.**

General Terms:

- Green Personal Loan is the product of the BOCHK.
- The above products are subject to the relevant terms and conditions of the Green Personal Loan.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The above products, services and offers are subject to relevant promotion terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.
- BOCHK may request additional documents in the course of processing your application.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.

- In case of any dispute, the decision of BOCHK shall be final.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms and conditions at any time at its sole discretion.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
- Customers are required to pay the relevant data charges for using and/or downloading the BOCHK Mobile App or Mobile/ Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile /Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/ Internet Banking from time to time.

Reminder: To borrow or not to borrow? Borrow only if you can repay!