

## Terms and Conditions for Green Personal Loan Promotion:

1. The promotion period from 1 April 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”), customers should successfully drawdown the loan on or before 31 July 2026 to be eligible to the offers listed in this Terms and Conditions.

1.1 Green Personal Loan Preferential Annualized Percentage Rate (“APR”) (“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 including Bank of China (Hong Kong) Limited (“BOCHK”) website, Internet Banking, Mobile Banking and “BOCHK-Banking” 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 published 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 the Financial Services Branch of Financial Services and the Treasury Bureau (Please refer to Pilot Green and Sustainable Finance Capacity Building Support Scheme webpage from the Financial Services Branch of Financial Services and the Treasury Bureau (the relevant information will be updated from time to time)); or
  - ii. Refer to the “GSF Training & Qualifications” courses provided by the Hong Kong’s Green and Sustainable Finance Cross-Agency Steering Group, co-chaired by the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission (SFC) (Please refer to “GSF Training & Qualifications” courses published under the webpage of Hong Kong World’s Sustainable Finance Hub (the relevant information will be updated from time to time))

\*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. Eligible ESG courses will be subjected to the announcements from the relevant institutions and the decision from BOCHK.

## 2. Cash Rebate Reward Offer

2.1 Eligible Customers who fulfill the requirements within Green Personal Loan Promotion Period stated in Clause 1 above and 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 above; OR loan amount of HK\$100,000 or above, and with repayment tenor of 36 months or above will be entitled to Cash Rebate for Loan (“Cash Rebate for Loan”) listed in below table, and also eligible for the extra HK\$688 cash rebate for Green Personal Loan application.

Loan Amount (HK\$)	Cash Rebate for Loan (HK\$)			Extra cash rebate for applying Green Personal Loan with Reference Code "GL" (HK\$)	Total Cash Rebate for Green Personal Loan (HK\$)		
	Loan Tenor 24 months	Loan Tenor 36 months	Loan Tenor 48 months or above		Loan Tenor 24 months	Loan Tenor 36 months	Loan Tenor 48 months or above
\$100,000 - \$199,999	Not applicable	\$500	\$1,000	\$688	Not applicable	\$1,188	\$1,688
\$200,000 - \$499,999	\$500	\$1,000	\$2,000		\$1,188	\$1,688	\$2,688
\$500,000 - \$999,999	\$500	\$1,000	\$2,500		\$1,188	\$1,688	\$3,188
\$1,000,000 - \$1,499,999	\$1,000	\$2,000	\$3,500		\$1,688	\$2,688	\$4,188
\$1,500,000 - \$2,999,999	\$1,500	\$2,000	\$6,000		\$2,188	\$2,688	\$6,688
\$3,000,000 or above	\$2,000	\$6,000	\$10,000		\$2,688	\$6,688	\$10,688

2.2 New Personal Loan customers who apply for Green Personal Loan via e-Channels during the Promotion Period and fulfill the requirements stipulated in Clause 2.1, will be entitled to Double Reward: Cash Rebate for Loan up to HK\$10,000 and the corresponding welcome offer as listed in the below table with cash rebate up to HK\$10,000 ("Welcome Offer"), total Cash rebate up to HK\$20,000. Together with the extra HK\$688 cash rebate for Green Personal Loan application with Reference Code "GL", the total cash rebate of Green Personal Loan application can be up to HK\$20,688.

2.3 New Personal Loan customers refer to customers not holding any BOC Express Cash Instalment Loan account(s) (including Instalment Loan, Top up, Balance Transfer, Tax Season Loan, Green Personal Loan and Instalment Loan – Interest-free Offer) as of 31 March 2026. Regarding the BOC Express Cash Instalment Loan account(s) records, the records under the BOCHK system shall prevail.

2.4 e-Channels including BOCHK website, Internet Banking, Mobile Banking and "BOCHK-Banking" WeChat Official Account.

Loan Amount (HK\$)	Cash Rebate for New Personal Loan Customers applying for Green Personal Loan via e-Channels with Reference Code "GL" (HK\$)								
	Loan Tenor 24 months			Loan Tenor 36 months			Loan Tenor 48 months or above		
	Cash Rebate for Loan	Welcome Offer	Total Cash Rebate (Includes extra cash rebates HK\$ 688)	Cash Rebate for Loan	Welcome Offer	Total Cash Rebate (Includes extra cash rebates HK\$688)	Cash Rebate for Loan	Welcome Offer	Total Cash Rebate (Includes extra cash rebates HK\$688)
\$100,000- \$199,999	Not applicable			\$500	\$500	\$ 1,688	\$1,000	\$1,000	\$2,688
\$200,000- \$499,999	\$500	\$500	\$1,688	\$1,000	\$1,000	\$ 2,688	\$2,000	\$2,000	\$4,688
\$500,000- \$999,999	\$500	\$500	\$1,688	\$1,000	\$1,000	\$ 2,688	\$2,500	\$2,500	\$5,688
\$1,000,000- \$1,499,999	\$1,000	\$1,000	\$2,688	\$2,000	\$2,000	\$ 4,688	\$3,500	\$3,500	\$7,688
\$1,500,000- \$2,999,999	\$1,500	\$1,500	\$3,688	\$2,000	\$2,000	\$ 4,688	\$6,000	\$6,000	\$12,688
\$3,000,000 or above	\$2,000	\$2,000	\$4,688	\$6,000	\$6,000	\$ 12,688	\$10,000	\$10,000	\$20,688

### 3. BOCHK "Interbank Account Data Sharing - Credit Application" ("IADS-Credit Application") Cash Rebate Offer

3.1 The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive).

3.2 Customers must successfully apply for Green Personal Loan within the promotion period, and successfully authorize BOCHK to get your savings and current account information from other bank(s) based on your IADS-Credit Application consent before the approval of loan; and successfully drawdown the loan on or before 31 July 2026 with the minimum loan amount of HK\$5,000 in order to enjoy the extra cash rebate of HK\$100.

**3.3 Eligible customers must maintain a valid "IADS-Credit application" consent, without revoking the consent, before the cash rebate is credited to your account.**

4. The Cash Rebate mentioned above will be directly credited to the BOCHK repayment account of the Eligible Customers on or before 31 December 2026 without prior notice. The status of the Eligible Customers' Instalment loan account must be normal and valid, and without any overdue record or in breach of the Terms and Conditions of the BOC Express Cash Instalment Loan when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.
5. **Green Personal Loan offer is not applicable to the staff of BOCHK.**
6. Green Personal Loan customers can choose a loan tenor of 12, 24, 36, 48 or 60 months.
7. The minimum Loan amount is HK\$5,000. 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 reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.
8. Example for loan amount, repayment tenor, monthly flat rate and APR: The quoted interest rate is calculated based on a loan amount of HK\$3,000,000 with repayment tenor of 12 months and monthly flat rate of 0.0674%. The APR is 1.50% and without handling fee, this APR does not include any cash rebate or other eligible offers (if applicable).

APR as low as 1.50% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$3,000,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0674%, with handling fee waiver, and this is applicable to BOCHK Private Wealth Customers or selected customer groups).

The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted, 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.**

9. 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.

#### 10. 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.

#### **11. 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).

#### **12. 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 a 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 product, services and offers are subject to this Promotional Terms and Conditions. Please refer to this Terms and Conditions or inquire with BOCHK branch staff for details.

- 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.
- 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.
- 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 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!**