

Terms and Conditions for BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up Promotion:

1. BOC Express Cash Instalment Loan (“Loan”)/ BOC Express Cash Instalment Loan Top up (“Loan Top up”)

Cash Rebate Offer:

1.1 The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive).

1.2 Customers must successfully apply for “Loan” or “Loan Top up” within the promotion period; and successfully draw down the loan on or before 31 July 2025; and 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 in order to enjoy corresponding cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for “Loan” or “Loan Top up” (HK\$)		
	24 months loan tenor	36 months loan tenor	48 months or above loan tenor
\$50,000 - \$99,999	Not Applicable	\$300	\$700
\$100,000 - \$199,999		\$500	\$1,100
\$200,000 - \$499,999	\$500	\$1,500	\$2,000
\$500,000 - \$999,999	\$800	\$2,000	\$3,000
\$1,000,000 - \$1,499,999	\$1,000	\$2,500	\$4,000
\$1,500,000 - \$2,999,999	\$1,500	\$5,000	\$8,000
\$3,000,000 or above	\$2,000	\$6,000	\$10,800

1.3 The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice. For m, please refer to Clause 4.

2. BOC Express Cash Instalment Loan Balance Transfer (“Balance Transfer”) / BOC Express Cash Instalment Loan Balance Transfer Top up (“Balance Transfer Top up”) Cash Rebate Offer:

2.1 The promotion period is from 1 April 2025 to 30 June 2025(both dates inclusive)

2.2 Customers must successfully apply for “Balance Transfer” or “Balance Transfer Top up” within the promotion period; and successfully drawdown the loan on or before 31 July 2025 with a loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy corresponding cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for “Balance Transfer” and “Balance Transfer Top up” (HK\$)
	36 months or above loan tenor
\$50,000 - \$199,999	\$888
\$200,000 - \$499,999	\$3,888
\$500,000 - \$999,999	\$13,888
\$1,000,00 or above	\$23,888

2.3 The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice, please refer to Clause 4 for details.

3. Extra Cash Rebate Offer for Designated Promotional Materials/ Channels:

3.1 Customers who fulfill the requirements in Clause 1 and apply for the “Loan” or “Loan Top up” with Reference Code listed on designated promotional materials/ designated promotional channels, is entitled to an extra HK\$500/ HK\$688/ HK\$888/ HK\$1,000 cash rebate. This reward is not applicable to “Balance Transfer”/ “Balance Transfer Top up”. In addition, it cannot be used in conjunction with any other promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

3.2 Talent Schemes Customers[^] who apply for “Loan” or “Loan Top up” with Reference Code listed on specific promotional materials/ specific promotional channels, is entitled to an extra HK\$1,888 cash rebate. This reward is not applicable to “Balance Transfer”/ “Balance Transfer Top up”. In Addition, it cannot be used in conjunction with any other promotional offers. Please refer to the relevant promotion materials for the actual cash rebate amount and relevant terms and conditions.

[^] Talent Schemes Customers: Talents holding a valid visa under one of the following three categories: (i) Top Talent Pass Scheme (TTPS), (ii) Quality Migrant Admission Scheme (QMAS), (iii) Admission Scheme for Mainland Talents and Professionals (ASMTF).

General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products:

4. The status of the eligible customers’ instalment loan accounts 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 or cash reward 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. The minimum “Loan Top up” amount is HK\$5,000. The maximum loan amount for Loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). For “Loan Top up”, the maximum Top up amount plus the outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the “Balance Transfer” is up to HK\$2,000,000 or 23 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.
6. 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.

7. "Loan Top up" is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a "Loan Top up" if payments for minimum of three instalments are made and without any overdue record. Customers will be notified of the relevant approved loan amount, interest rate and tenor upon the "Loan Top up" approval. The outstanding loan amount of the existing loan will be deducted from the "Loan Top up" amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
8. "Loan" or "Loan Top up" customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. The maximum repayment tenor for "Balance Transfer" is 72 months.
9. Examples for loan amount, repayment tenor, monthly flat rate and APR:
 - (a) "Loan" & "Loan Top up": 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 0.0799%. The Annualized Percentage Rate ("APR") is 1.78% and without handling fee.
 - (b) "Balance Transfer": The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%.

APR as low as 1.78% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$1,500,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0799%, with handling fee waiver, and 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 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, interest rates, handling fee, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

10. 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.

11. The above offers are not applicable to the staff of BOCHK.

12. 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 BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment 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.

13. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. Customers 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. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- “Instalment Loan”, “Loan Top up”, “Balance Transfer”, “Balance Transfer Top up” are the loan products of BOCHK.
- This offer cannot be used in conjunction with other promotional offer that are not listed in this promotion material.
- The above products, 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 reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant promotional 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!

Terms and Conditions for Selected Customers with Pre-approval Loan Amount Offer of BOC Express Cash Instalment Loan:

1. This Pre-approval Loan Amount is only applicable to selected customers. The pre-approved loan amount shown in the promotional materials is for reference only. BOCHK will assess the customer's situation in a timely manner and adjust the pre-approved loan amount according to the customer's actual circumstances. The final approval loan amount will be subject to the Bank's final approval. 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.
2. The actual processing time for loan application approval and disbursement (including same-day disbursement) may vary depending on the actual circumstances of each application.

3. BOC Express Cash Instalment Loan ("Loan") or BOC Express Cash Instalment Loan Top up ("Loan Top up") Cash Rebate Offer

3.1 The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive).

3.2 Customers must successfully apply for "Loan" or "Loan Top up" within the promotion period; and successfully drawdown the loan on or before 31 July 2025; and 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 in order to enjoy corresponding cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for "Loan" or "Loan Top up" (HK\$)		
	24 months loan tenor	36 months loan tenor	48 months or above loan tenor
\$50,000 - \$99,999	Not Applicable	\$300	\$700
\$100,000 - \$199,999		\$500	\$1,100
\$200,000 - \$499,999	\$500	\$1,500	\$2,000
\$500,000 - \$999,999	\$800	\$2,000	\$3,000
\$1,000,000 - \$1,499,999	\$1,000	\$2,500	\$4,000
\$1,500,000 - \$2,999,999	\$1,500	\$5,000	\$8,000
\$3,000,000 or above	\$2,000	\$6,000	\$10,800

3.3 The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice. For more details, please refer to Clause 6.

4. BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer")/ BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer Top up") Cash Rebate Offer:

4.1 The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive).

4.2 Customers must successfully apply for BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer") or BOC Express Cash Instalment Balance Transfer Top up ("Balance Transfer Top up") within the promotion period; and successfully drawdown the loan on or before 31 July 2025 with a loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy corresponding cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for “Balance Transfer” and “Balance Transfer Top up” (HK\$)
	36 months or above loan tenor
\$50,000 - \$199,999	\$888
\$200,000 - \$499,999	\$3,888
\$500,000 - \$999,999	\$13,888
\$1,000,00 or above	\$23,888

4.3 The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice, please refer to Clause 6 for details.

5. Extra Cash Rebate Offer for Designated Promotional Materials/ Channels:

3.1 Customers who fulfill the requirements in Clause 1 and apply for the “Loan” or “Loan Top up” with Reference Code listed on designated promotional materials/ designated promotional channels, is entitled to an extra HK\$500/ HK\$688/ HK\$888/ HK\$1,000 cash rebate. This reward is not applicable to “Balance Transfer”/ “Balance Transfer Top up”. In addition, it cannot be used in conjunction with any other promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

3.2 Talent Schemes Customers[^] who apply for “Loan” or “Loan Top up” with Reference Code listed on specific promotional materials/ specific promotional channels, is entitled to an extra HK\$1,888 cash rebate. This reward is not applicable to “Balance Transfer”/ “Balance Transfer Top up”. In Addition, it cannot be used in conjunction with any other promotional offers. Please refer to the relevant promotion materials for the actual cash rebate amount and relevant terms and conditions.

[^]Talent Schemes Customers: Talents holding a valid visa under one of the following three categories: (i) Top Talent Pass Scheme (TTPS), (ii) Quality Migrant Admission Scheme (QMAS), (iii) Admission Scheme for Mainland Talents and Professionals (ASMTTP).

General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products:

6. The status of the eligible customers’ instalment loan accounts 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 or cash reward 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.

7. The minimum “Loan Top up” amount is HK\$5,000. The maximum loan amount for Loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). For “Loan Top up”, the maximum Top up amount plus the outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the “Balance Transfer” is up to HK\$2,000,000 or 23 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the



BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.

8. 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.
9. "Loan Top up" is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a "Loan Top up" if payments for minimum of three instalments are made and without any overdue record. Customers will be notified of the relevant approved loan amount, interest rate and tenor upon the "Loan Top up" approval. The outstanding loan amount of the existing loan will be deducted from the "Loan Top up" amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
10. "Loan" or "Loan Top up" customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. The maximum repayment tenor for "Balance Transfer" is 72 months.
11. Examples for loan amount, repayment tenor, monthly flat rate and APR:
 - (a) "Loan" & "Loan Top up": 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 0.0799%. The Annualized Percentage Rate ("APR") is 1.78% and without handling fee.
 - (b) "Balance Transfer": The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%.

APR as low as 1.78% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$1,500,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0799%, with handling fee waiver, and 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 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, interest rates, handling fee, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

12. 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.

13. The above offers are not applicable to the staff of BOCHK.

14. 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 BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment 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.

15. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. Customers 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. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application



process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- “Instalment Loan”, “Loan Top up”, “Balance Transfer”, “Balance Transfer Top up” are the loan products of BOCHK.
- This offer cannot be used in conjunction with other promotional offer that are not listed in this promotion material.
- The above products, 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 reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant promotional 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!



Terms and Conditions for Additional Offers for Designated Customers of BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up

1. Additional Offers for Designated Customers of BOC Express Cash Instalment Loan Balance Transfer (“Balance Transfer”)/ BOC Express Cash Instalment Loan Balance Transfer Top up (“Balance Transfer Top up”)

1.1 The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive)

1.2 Designated customers (refer to Clause 3 below) must successfully apply for BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up within the promotion period; and successfully drawdown the loan on or before 31 July 2025; and with a loan amount of HK\$50,000 or above, and with a repayment tenor of 36 months or above in order to enjoy corresponding extra cash rebate listed in below table:

Balance Transfer Eligible Customers Additional Offer			
Loan Amount (HK\$)	Tenor	Cash Rebate for “Balance Transfer”/ “Balance Transfer Top up” (HK\$)	Extra Cash Rebate for Additional Offer (HK\$)
\$50,000 - \$199,999	36 months or above	\$888	\$1,000
\$200,000 - \$499,999		\$3,888	
\$500,000 - \$999,999		\$13,888	\$3,000
\$1,000,000 or above		\$23,888	\$5,000

2. The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice. For more details, please refer to Clause 3.

3. Extra Cash Rebate Offer for Designated Promotional Materials/ Channels:

For customers who fulfilled the requirements described in Clause 1, apply for the Balance Transfer/ Balance Transfer Top up with Reference Code listed on specific promotion materials/ channels, s/he is entitled to an extra HK\$1,000/ HK\$3,000/ HK\$5,000 cash rebate listed in Clause 1 above. This reward is not applicable to “Loan”/ “Loan Top up”. In Addition, it cannot be used in conjunction with any other promotion offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products:

4. The status of the eligible customers’ instalment loan accounts 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 or BOC Express Cash Instalment Loan Balance Transfer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate 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 granted.
5. The maximum loan amount for the Balance Transfer is up to HK\$2,000,000 or 23 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC

Express Cash Instalment Loan Balance Transfer is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.

6. 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.
7. Balance Transfer customers can choose a loan tenor of 12, 24, 36, 48, 60 or 72 months.
8. Examples for Loan amount, repayment tenor, monthly flat rate and APR:
Balance Transfer: The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%. The 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, interest rates, handling fee, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" 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. Cash rebate offers are not applicable to the staff of BOCHK.

11. 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 BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer) to refer to Instalment 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.

12. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. Customers 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. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- “Loan”, “Loan Top up”, “Balance Transfer”, “Balance Transfer Top up” are the products of the BOCHK.
- This offer cannot be used in conjunction with other promotional offer that are not listed in this promotion material.
- The above products, 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 reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant promotional 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!

Terms and Conditions for BOC Express Cash Instalment Loan - Interest-free Offer Promotion (Applicable to applications with Reference Code "F2" or other designated Interest-free Offer reference codes)

1. The promotion period is from 12 March 2025 to 30 June 2025 (both dates inclusive) ("Interest-free Offer Promotion Period").
2. Customers must successfully apply for BOC Express Cash Instalment Loan – Interest-free Offer ("Interest-free Offer") with reference code "F2" or other designated reference codes within the Promotion Period; and successfully drawdown the loan on or before 31 July 2025 with repayment tenor of 12 months, 24 months or 36 months ("Eligible Interest-free Offer Customers"). Eligible Interest-free Offer customers can enjoy Clause 2.1 Interest-free Offer and Clause 2.2 Early Settlement Fee Waiver Offer below. Below Offers are not applicable to BOC Express Cash Instalment Loan Top up ("Loan Top up"), BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer") and BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer Top up").

2.1 Interest-free Offer: Interest rebate on total interest of the loan. The Bank will charge an interest calculated at a monthly flat rate of 0.0001% based on the approved loan amount and the interest rebate will be disbursed on the specific date and in the manner described in Clause 3.1 below. The amount of the interest rebate is equal to the total interest already paid and to be paid on the entire loan, calculated based on the monthly flat rate mentioned above, from the Drawdown Date until the Final Repayment Date (You can refer to the following example of "Interest-free Offer").

Example (for reference only)

If the loan amount of an eligible Interest-free offer customer is HK\$1,000,000, the repayment tenor is 24 months and the monthly flat rate is 0.0001%, the interest rebate that the eligible customer can enjoy under the Interest-free Offer is: $\text{HK\$1,000,000} \times 24 \times 0.0001\% = \text{HK\$24}$ (rounded up to the nearest dollar).

2.2 Early Settlement Fee Waiver Offer: Cash rebate on early settlement fee waiver. When customer performs early settlement during repayment period, an early settlement fee equivalent to 2% of the approved loan amount will be charged in accordance with Clause 10, the cash rebate will be disbursed on the specific date and in the manner described in Clause 3.2 below. (You can refer to the following example of "Early Settlement Fee Waiver Offer").

Example (for reference only)

If the loan amount of an eligible Interest-free offer customer is HK\$1,000,000 and is repaid early during the loan repayment period, a cash rebate related to the early settlement fee waiver is: $\text{HK\$1,000,000} \times 2\% = \text{HK\$20,000}$, the cash rebate will be disbursed within 270 calendar days from the date of early settlement.

3. The Cash Rebate Arrangement for the Interest-free Offer and Early Settlement Fee Waiver Offer

3.1 The above interest rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice. The status of the Eligible Interest-free Offer Customers' loan accounts 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 -Interest-free Offer when the interest rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the interest rebate without prior notice. **If BOCHK has already credited the interest 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 interest rebate granted.**

3.2 The above cash rebate on early settlement fee (2% of the approved loan amount which has been disbursed) will be directly credited to the BOCHK HKD savings account of the eligible customers within 270 calendar days from the date of early settlement without prior notice. The status of the Eligible Interest-free Offer Customers' accounts 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 -Interest-free Offer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. **If BOCHK has already credited the extra 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 granted.**

4. Extra Cash Rebate Offer for Designated Promotional Materials/Channels:

Customer who successfully drawdown the loan with amount of HK\$100,000 or above, repayment tenor of 12, 24 or 36 months with Reference Code listed on designated promotional materials/ designated promotional channels, is entitled to an extra HK\$500/ HK\$688/ HK\$888 / HK\$1,000 cash rebate. This cash rebate cannot be used in conjunction with any other extra cash rebate promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

The above cash rebate will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 December 2025 without prior notice. The status of the Eligible Interest-free Offer Customers accounts 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 -Interest-free Offer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate 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 granted.**

5. Grand Reward Lucky Draw Offer Details

5.1 The promotion period is from 12 March 2025 to 30 June 2025 (both dates inclusive) ("Interest-free Promotion Period").

5.2 Customers who successfully apply for BOC Express Cash Instalment Loan – Interest-free Offer within the promotion period with a loan amount of HK\$100,000 or above and with repayment tenor 12, 24 or 36 months and successfully drawdown the loan on or before 31 July 2025 will automatically be entitled to "Grand Reward Lucky Draw" entry without any further registration. The eligible winner will have the opportunity to win one unit of Apple iPhone 16 Pro 256 GB (worth of HK\$9,399) ("the Gift"). Quota is limited to 5 units while supplies

last.

- 5.3 Winners will be randomly drawn by a computer system of BOCHK from all the eligible customers (the “Eligible Winner”) on or before the end of December 2025. Each customer can only win one prize in the lucky draw.
- 5.4 The cash reward for each winner is non-transferable.
- 5.5 BOCHK will notify the Winners of lucky draw result by sending SMS to customers’ mobile phone number registered in BOCHK on or before 31 December 2025. The Winners must ensure their mobile phone number registered in BOCHK are correct and capable of receiving SMS. The lucky draw result will be announced at What’s New (Main Page > What’s New) and BOC Express Cash Instalment Loan – Interest-free Offer website (BOCHK website > Loan > Personal Loan > BOC Express Cash Instalment Loan – Interest-free Offer) on or before 31 December 2025.
- 5.6 The above lucky draw is only applicable to eligible Interest-free Offer applications and is subject to the promotion terms and conditions. When the Gift of “Grand Reward Lucky Draw” is offered by BOCHK, the status of the Eligible Interest-free Offer Customers’ loan accounts 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 – Interest-free Offer. Otherwise, BOCHK reserves the right to cancel the Gift without prior notice. **If BOCHK has already offered the Gift 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 “Grand Reward Lucky Draw” gift granted.**
- 5.7 The Gift is provided by Apple (Hong Kong) and is subject to Apple (Hong Kong)’s terms and conditions. Apple (Hong Kong) is solely responsible for any issues related to the aftersales, repair and warranty of the Gift. Any dispute or complaint in relation to this Gift shall be resolved between the Winner and Apple (Hong Kong). Eligible winner must receive the Gift at the designation location within the validity period stated under the reward notice sent by BOCHK. No show will be treated as abnegation of the reward and no reissue of the Gift will be arranged.
- 5.8 The value of the Gift listed under this terms and conditions is exactly as the reward, winners shall have no claim or objection.
- 5.9 The color of the Gift is random, winners shall have no claim or objection.
- 5.10 The Gift is not transferable, returnable, exchangeable or redeemable for cash.
- 5.11 BOCHK and Apple (Hong Kong) reserve the right to amend the terms and conditions of this package at any time without prior notice. In case of dispute, the decision of BOCHK and Apple (Hong Kong) shall be final.
- 5.12 BOCHK may deposit the same value of the reward as cash to the eligible winner’s BOCHK repayment accounts or BOCHK HKD savings account without any notice or offering related prizes. In case of dispute, the decision of BOCHK shall be final.
- 5.13 BOCHK is not the supplier of the Gift. Customers should contact Apple (Hong Kong) directly for any enquiries or complaints about the Gift. BOCHK does not provide any guarantee for the Gift or services provided by the suppliers, and is not responsible for any consequences arising from the use of the Gift or services provided by

the suppliers.

5.14 In case of any dispute from customers, the decision of BOCHK shall be final.

6. The above offers are not applicable to the staff of BOCHK.

7. The maximum loan amount for Instalment Loan is HK\$4,000,000 or 18 times of the monthly salary (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 based on the credit rating of the individual customer and other relevant factors.

8. Interest-free Offer: The customers can choose a repayment period of 12, 24 or 36 months.

Example:

Interest-free Offer: The quoted interest rate is calculated based on a loan amount of HK\$100,000 with repayment tenor of 12 months and monthly flat rate of 0.0001%. The Annualized Percentage Rate ("APR") is 4.80%, including an annual handling fee of 2.5%.

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 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 annualised rate. For loan and offer details, rates, handling fee, terms and conditions, please refer to the "Key Facts Statement (KFS) for Instalment Loan" on BOCHK website (https://www.bochk.com/dam/loans/Master_Tnc_EN.pdf) 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.

Please note that different loan products have an individual calculation of the apportionment of the interest and principal 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 BOCHK website (Home> Loan> Personal Loan> Loan Tools) to refer to the Repayment 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. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. The following are the risk disclosure statements: Customers 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. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- BOC Express Cash Instalment Loan, BOC Express Cash Instalment Loan Top up, BOC Express Cash Instalment Loan Balance Transfer, BOC Express Cash Instalment Loan Balance Transfer Top up and BOC Express Cash Instalment Loan - Interest-free Offer are the products of the BOCHK.
- The above products are subject to the relevant promotion terms and conditions.
- 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.
- 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 Promotion 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!