New Customers Enjoy up to HK$1,000* Time Deposit Reward upon Opening Account via BOCHK Mobile Banking App. and Receiving HKSAR Government’s HK$10,000

During the promotion period, new customer who successfully opens account via BOCHK Mobile Banking Application and places HKD time deposit via Mobile Banking / Internet Banking of BOCHK after receiving HK$10,000 HKSAR Government’s cash payout via BOCHK’s account, can enjoy preferential interest rate up to 4.30% p.a.

<table>
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<tr>
<th>Tenor</th>
<th>Preferential HKD Time Deposit Interest Rate (p.a.)</th>
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<tbody>
<tr>
<td>3-month</td>
<td>4.30%</td>
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*Up to HK$1,000 interest reward is calculated with an example of placement of the above time deposit with HK$100,000, the time deposit interest is HK$1,072 [HK$100,000 (principle of time deposit) x 4.3% (deposit annual interest rate) x 91 (days of deposit) ÷ 365 (days of a year)] and is for reference only.

Set up time deposit now via Mobile Banking or Internet Banking with just a few clicks:

**BOCHK Mobile Banking**

- Login to Mobile Banking
- Place Time Deposit
- Select Time Deposit “$10,000 Power Up Offer (Mobile Account Opening)”

**BOCHK Internet Banking**

- Login to Internet Banking
- Banking
- Time Deposit
- Deposit Placing

Promotion period: From now until 30 September 2020

Offers are limited and available on a first come first serve basis

Personal Customer Hotline: (852) 3988 2388 | www.bochk.com

Offers are subject to terms. The above annual interest rate of preferential time deposit published on 8 June 2020 is for reference only. Customers may check the latest rates with BOCHK staff.
Promotion Terms and conditions:

1. The promotion period is from 8 June 2020 to 30 September 2020, both dates inclusive ("Account Opening Promotion Period").

2. Customers are required to fulfill the following requirements ("Eligible Customer") in order to enjoy time deposit preferential interest rate:
   (i) Personal banking customer who do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 8 June 2020; AND
   (ii) Successfully open an account through BOCHK Mobile Banking Application during the Account Opening Promotion Period; AND
   (iii) Successfully register and receive HK$10,000 from HKSAR Government’s Cash Payout Scheme via BOCHK’s account on or before 30 September 2020.

3. On or before 30 September 2020, Eligible Customer who places a time deposit "$10,000 Power Up Offer (Mobile Account Opening)" with HK$10,000 or above via Mobile Banking or Internet Banking of BOCHK after receiving HKSAR Government's HK$10,000 cash payout via BOCHK, can enjoy the below preferential time deposit interest rate offer:

4. The maximum deposit amount of "$10,000 Power Up Offer (Mobile Account Opening)" for each Eligible Customer is HK$100,000.

5. Time deposits should be set-up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.

6. If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD$200:
   1. Time Deposit Principal x [(Prime Rate* – 2.50%) – Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year
   2. Time Deposit Principal x (Inter-Bank Offer Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year

   *Subject to the rate as quoted by BOCHK from time to time.

7. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.

8. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 8 June 2020 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.

9. BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion.

10. Offer is limited, first come first served and available while quota lasts.

11. In case of any dispute, the decision of BOCHK shall be final.

12. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

13. The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.

14. By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.

15. Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.

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