

Up to HK\$1,000 Fund subscription fee reduction offer (“the offer”):

1. The promotion period is from 9 July to 30 September 2020 (both dates inclusive) (“Promotion Period”).
2. The offer is applicable to customers in Bank of China (Hong Kong) Limited (“BOCHK”).
3. BOCHK customers should subscribe investment funds in a lump sum for the first time via Mobile Banking or Internet Banking of BOCHK on the same day during the Promotion Period (“Eligible Customers”) in order to be eligible for up to HK\$1,000 subscription fee reduction (“the offer”).
4. Each Eligible Customer should enjoy the offer once only during the Promotion Period.
5. The offer is not applicable to i) investment fund transactions with subscription fee below 1%, and/or ii) subscription of money market funds.
6. The offer is not applicable to investment fund transactions made via BOCHK Mobile Banking, Internet Banking which are i) risk mismatch and/or ii) those made by vulnerable customers.
7. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription.**
8. This offer is not applicable to the staff of BOCHK and its subsidiaries.
9. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 December 2020, and Eligible Customers should maintain a BOCHK Personal banking service and hold a valid investment fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the subscription offer will be forfeited.

Monthly Funds Savings Plan Subscription fee reduction offer:

- Promotion period is from 9 July to 30 September 2020 (both dates inclusive) (“Promotion Period”).
- This offer is only applicable to the customers who set up Monthly Funds Savings Plans via Funds account (“Eligible Funds Accounts”) maintained with Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period, settle the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 20 October 2020 (“First Eligible Contribution”) and do not make any contribution on Monthly Funds Savings Plan through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution (“Eligible Monthly Funds Investment Customer”).
- Eligible Monthly Funds Investment Customer can enjoy up to 100% subscription fee reduction for each month for the first 12 consecutive month contributions starting from the First Eligible Contribution. However, Eligible Monthly Investment Customer should pay the subscription fee first. The subscription fee reduction amount will be credited to the settlement account of Eligible Monthly Funds Investment Customer within the 8th calendar month starting from the First Eligible



Contribution; and the subscription fee reduction amount for the 7th to 12th month will be credited to the settlement account of Eligible Monthly Funds Investment Customer within the 14th calendar month starting from the First Eligible Contribution. If an Eligible Monthly Funds Investment Customer holds more than one settlement account, BOCHK has the discretion to credit the subscription fee reduction amount to any one of the Investment Fund settlement accounts.

- Eligible Monthly Funds Investment Customer should maintain the Eligible Funds Accounts and the relevant settlement account at the time when the transaction fee rebate is credited, otherwise this offer will be forfeited.
- If an Eligible Monthly Funds Investment Customer terminates the Monthly Funds Savings Plan or is unable to make contribution within 12 months after making the First Eligible Contribution for any reason, this offer will be forfeited. However, if the customer sets up the Monthly Funds Savings Plan again with the same Eligible Funds Account and make contribution within Promotion Period, he/she is not eligible for this offer again.
- Each Eligible Monthly Funds Investment Customer can set up Monthly Funds Savings Plans with more than one Eligible Funds Account. However, each Eligible Funds Account can enjoy up to HK\$1,000 subscription fee reduction only.
- The offer is not applicable to the staff of BOCHK and its subsidiaries.

Terms and conditions of "Monthly Funds Savings Plan":

- Unless specified by Bank of China (Hong Kong) Limited (the "Bank"), the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") is three Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined below). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- Unless specified by the Bank, the date of contribution and subscription under the Plan is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts, it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for the Plan is HK\$500 (or its



equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.

- If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.
- The Bank reserves the right to amend and/or withhold any Plans and/or any of the above terms and conditions at its discretion.
- In case of any disputes, the decision of the Bank shall be final.
- In case of any inconsistencies between the Chinese version and the English version of this promotional material, the Chinese version shall prevail.

General terms:

- The above offers are only applicable to personal banking customers.
- The above offers are not applicable to customers aged below 18.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- BOCHK reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms 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 Chinese and English 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 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. 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.

Risk disclosure of Fund:

Fund products or services are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not



invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

This promotion material is for reference only, and does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.