Receive a transaction fee reduction of up to HK$1,000\(^1\) for the first 20 months upon setting up a new Monthly Stocks Savings Plan. Earn credit card gift points by setting the contribution payment with BOC Credit Card\(^2\)

Terms of promotion offers:

1. **Monthly Stocks Savings Plan transaction fee rebate offer:**
   - Promotion period is from 2 July 2020 to 30 September 2020 (both dates inclusive) ("Promotion Period")
   - This offer is only applicable to the customers who set up Monthly Stocks Savings Plans via securities account (including Family Securities Accounts) ("Eligible Securities Accounts") maintained with Bank of China (Hong Kong) Limited ("BOCHK") during Promotion Period, settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 10 October 2020 ("First Eligible Contribution") and do not make any contribution on Monthly Stocks Savings Plan through the same Eligible Securities Account within 6 months preceding the date of the First Eligible Contribution ("Eligible Monthly Stocks Savings Customer").
   - Eligible Monthly Stocks Savings Customer can enjoy HK$50 transaction fee rebate for each month for the first 20 consecutive month contributions starting from the First Eligible Contribution. **However, Eligible Monthly Stocks Savings Customer should pay the transaction fee first (transaction fee is equivalent to 0.25% of the monthly contribution amount for each plan, including the brokerage fee, stamp duty, transaction levy and transaction charge. The minimum monthly charge is HK$50).** The transaction fee rebate amount will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 8\(^{th}\) calendar month starting from the First Eligible Contribution; the transaction fee rebate amount for the 7\(^{th}\) to 12\(^{th}\) month will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 14\(^{th}\) calendar month starting from the First Eligible Contribution; and the transaction fee rebate amount for the 13\(^{th}\) to 20\(^{th}\) month will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 22\(^{nd}\) calendar month starting from the First Eligible Contribution. If an Eligible Monthly Stocks Savings Customer holds more than one settlement account, BOCHK has the discretion to credit the transaction fee rebate amount to any one of the securities settlement accounts.
   - Eligible Monthly Stocks Savings Customer should maintain the Eligible Securities 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 Stocks Savings Customer terminates the Monthly Stocks Savings Plan or is unable to make contribution within 20 months after making the First Eligible Contribution for any reason, this offer will be forfeited. The Eligible Monthly Stocks Savings Customer can still enjoy HK$50 monthly transaction fee rebate before the offer is forfeited. However, if the customer sets up the Monthly Stocks Savings Plan again with the same Eligible Securities Account and make contribution within Promotion Period, he/she is not eligible for this offer again.
   - Each Eligible Monthly Stocks Savings Customer can set up Monthly Stocks Savings Plans with more than one Eligible Securities Account. However, each Eligible Securities Account can enjoy up to HK$1,000 transaction fee rebate only.

2. **BOC Credit Card Gift Points:**
   - If the Monthly Stocks Savings Plan contribution amount is paid by BOC Credit Card, the BOC Credit Card Gift Points will be calculated based on the number of consecutive months of contribution.

<table>
<thead>
<tr>
<th>Consecutive Month(s) of Contribution</th>
<th>1 to 12 months</th>
<th>13 to 24 months</th>
<th>Over 24 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conversion Rate (HKD/RMB contribution amount: Credit Card Gift Points)</td>
<td>5:1</td>
<td>3:1</td>
<td>1:1</td>
</tr>
<tr>
<td>Upper Limit of Gift Points</td>
<td>A maximum of 10,000 BOC Credit Card Gift Points can be earned for each monthly contribution</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- The above Gift Points Conversion Rate is subject to BOCHK's announcement from time to time.
- The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing \(\text{BOCHK}\) logo, while customers of Great Wall International Credit Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, Private Label Card, Intown Card, BOC Express Cash Card, and customers who have participated in the cash rebate plan are excluded. The Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of "BOC Credit Card Gift Point Catalogue."
General terms:

- The above offers are only applicable to personal banking customers.
- 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 right to amend, suspend or terminate the above products, services and offer 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 English and Chinese 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 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. 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.

Risk Disclosure of Securities Trading

Risk of Securities Trading
Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect" in BOCHK’s website or the branch staff of BOCHK.

RMB Conversion Limitation Risk
RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service and it should not be considered as investment advice.

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