

Terms and Conditions for BOCHK Urban “GreenUp” Reward and Urban “GreenUp” Grand Lucky Draw Promotion:

1. The promotion period (“GreenUp Promotional Period”) of Bank of China (Hong Kong) (“BOCHK”) Urban “GreenUp” Reward and Urban “GreenUp” Grand Lucky Draw promotion period is from 27 June 2025 to 30 September 2025 (both dates inclusive).

2. Promotion Details of Urban “GreenUp” Reward

During the GreenUp Promotion Period, Customers who fulfill the specified requirements are eligible to enjoy the promotional offers as listed below. For the offer details of individual green product and service, please refer to the Promotion Terms and Conditions for "Green Products" and "Designated e-Services”.

Green Products	Promotion Offers
Green Personal Loan	Annualized Percentage Rate as low as 1.68% Extra HK\$688 Cash Rebate
Green Mortgage Plan	Extra Cash Rebate of HK\$1,168 (With specified requirements on both the Loan Amount and Date)
Personal Green Deposit	Personal Green Time Deposit with preferential rate as high as 3.6% per annum on USD
ESG Funds	New Funds customers can enjoy 0% subscription fee on the first Fund transaction with the maximum cap of HK\$6,000

3. Promotion Details of Urban “GreenUp” Grand Lucky Draw

3.1 During the GreenUp Promotion Period, personal customer must first successfully register via BOCHK Mobile Banking "Urban “GreenUp” Grand Lucky Draw Registration Page" [Manage > GreenUp Lucky Draw] ("GreenUp Registration Page"), then complete any of the designated missions of "Green Products" or "Designated e-Services” ("Lucky Draw Eligible Customer") listed below will be eligible to get the Urban “GreenUp” Grand Lucky Draw chance(s). The aggregated number of Urban “GreenUp” Grand Lucky Draw chance(s) has no cap.

	Product/ Services	Designated Missions	Chance(s) for the Lucky Draw
Green Products	Green Personal Loan	Successfully apply Green Personal Loan with Reference Code "GL" via e-Channels	3
		Successfully submit the loan application within the GreenUp promotional period and drawdown the loan on or before 31 October 2025	Extra 2 Chances
	Green Mortgage Plan# # If the account is	Successfully submit mortgage loan application via BOCHK Home Expert Mobile APP / Mobile Banking / “Instant Mortgage Application” service on the website	1

	a joint account, only the primary account holder of such account will be entitled to the chance(s) for Lucky Draw under Green Mortgage Plan.	Successfully submit the mortgage loan application and confirm^ the loan within the GreenUp promotional period ^Confirmation is required to be conducted via telephone.	Extra 2 Chances
		Successfully drawdown the mortgage loan within GreenUp promotional period	Extra 2 Chances
	Personal Green Deposit	Successfully place a "Personal Green Deposit"	5
	ESG Funds	Lump sum subscription of ESG Funds* *Customer must subscribe the fund using the single-name account and is not eligible for Monthly Funds Savings Plan	5
Designated e-Services	BoC Pay+	Register or upgrade to BoC Pay+ and either spend a total of HK\$1,500 or more at merchants; or make a single transfer of at least HK\$1,500 to a third party	2
	Electronic Statements	Successfully select and enroll the electronic consolidated statements service for the first time (exclude Credit Card Monthly Statements and/or other accounts and/or Product Monthly Statements) during the Greenup promotional Period and hold a valid BOCHK Internet Banking Account	1
	BeLeaf	First-time user of BeLeaf	1
	Enable Mobile Banking Account Alert	First-time activate and enable account alert	1
	Enable BoC Pay+ Promotion Notification	First-time enable promotion notification in BoC Pay+	1

3.2 Lucky Draw Winners ("Winners") will be randomly chosen from all the Lucky Draw Eligible Customers by computer system. The Lucky Draw will be conducted on 27 February 2026. Each Lucky Draw Eligible Customer is only eligible to win one Lucky Draw Reward. The relevant registration and transaction records of the "Green Products" or "Designated e-Services" are subjected to the internal data stored in the BOCHK systems.

The Lucky Draw Reward, number of Winner(s) and details are as follows:

The Lucky Draw Reward		Number of Winner(s)
Grand Prize	BYD SEALION 7 (Premium)	1

	Price including Tax: HK\$379,980	
Second Prize	HK\$6,000 BoC Pay+ e-Coupon	2
Third Prize	HK\$100 BoC Pay+ e-Coupon	80

- 3.3 BOCHK will notify the Winners of the Lucky Draw Result and redemption details by calling or sending SMS to their mobile phone number registered in BOCHK on or before 31 March 2026. Winners must ensure their mobile phone number registered in BOCHK are correct and capable of receiving SMS. The lucky draw result will also be announced at What's New (Main Page > What's New) on or before 31 March 2026. The English Surname, the first four digits of the mobile phone number of the Winners will be displayed
- 3.4 This Lucky Draw is only applicable to Personal Banking Customers of BOCHK. **Employees of BOCHK and its subsidiaries are not eligible.**
- 3.5 Should the Lucky Draw Reward be fully redeemed or BOCHK/BOC Credit Card (International) Ltd. ("BOCCC") be unable to provide the aforementioned Rewards, BOCHK shall notify the Winners in advance and may credit the same value of the Rewards in form of cash to Winner's BOCHK HKD savings account without offering other rewards. BOCHK reserves the right of determining the form of rewards and the decision of BOCHK shall be final.
- 3.6 The exact value of the Lucky Draw Rewards are listed in clause 3.2
- 3.7 All the Lucky Draw Rewards are not transferable, returnable, exchangeable or sellable
- 3.8 In case of any dispute on Urban "GreenUp" Grand Lucky Draw, the decision of BOCHK shall be final.
- 3.9 Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

4. Terms and Conditions for Grand Prize Distribution

- 4.1 Winner of the Grand Prize ("Grand Prize Winner") must collect the Grand Prize in person at the date, time, and location specified by BOCHK. Failure to do so will result in disqualification and forfeiture of the Grand Prize.
- 4.2 Grand Prize Winner must be at least 18 years old and complete the Vehicle Registration and Licensing in The Hong Kong Special Administrative Region.
- 4.3 When collecting the Grand Prize Reward, Grand Prize Winner must present their original identity document for verification purposes. If the Grand Prize Winner is unable to provide the required documents, BOCHK reserves the right to disqualify of the Grand Prize Winner and reallocate the prize.
- 4.4 If the Grand Prize Winner cannot provide the required documents, or if the information on the documents does not match the Grand Prize Winner's registration details, BOCHK reserves the right to disqualify the Grand Prize Winner and reallocate the prize.
- 4.5 The Grand Prize Winner should complete and sign the prize collection form, which includes providing their name, contact number, and the first three digits of their Hong Kong Identity Card Number or other identification documents.
- 4.6 BOCHK may take photos with Grand Prize Winner and display them at BOCHK's official social media platforms for promotional purpose. Grand Prize Winner must allow BOCHK to use their images.
- 4.7 BOCHK reserves the right to publish the names and/or images of Grand Prize Winner on BOCHK's official social media platforms and other promotional materials. Grand Prize Winner must agree to

cooperate with BOCHK in providing the necessary information and materials for promotional use.

- 4.8 BOCHK will present the Grand Prize Reward, a BYD SEALION 7 (Premium) electric vehicle (price including tax: HKD 379,980) to the Grand Prize Winner. The model, specifications, color, and other accessories (Including but not limited to wheels, interior decoration.) are not subject to select. All related fees and expenses arising from collecting the Grand Prize Reward should be borne entirely by the Grand Prize Winner.
- 4.9 Any additional taxes, fees, insurance costs incurred during the vehicle registration, or other related expenses arising from the Grand Prize Reward shall be borne entirely by the Grand Prize Winner.
- 4.10 In any situation, the Grand Prize Reward cannot be transferred, exchanged, redeemed for cash, or replaced with any other goods or services.
- 4.11 Should the Lucky Draw Reward be fully redeemed or BOCHK be unable to provide the aforementioned Rewards, BOCHK shall notify the Winners in advance and may credit the same value of the Rewards in form of cash to Winner's BOCHK HKD savings account without offering other rewards.
- 4.12 BOCHK is not the supplier of the Grand Prize Reward. Customers should contact China Harmony Auto Holding Limited directly for any enquiries about the Grand Prize Reward. BOCHK does not provide any guarantee for the Grand Prize Reward or services provided by the suppliers, and is not responsible for any consequences arising from the use of the Grand Prize Reward or services provided by the suppliers.
- 4.13 Once the Grand Prize Reward has been redeemed, BOCHK shall not be liable for any loss or theft of the Grand Prize Reward.
- 4.14 BOCHK shall not be liable for any accidents happened in the reward redemption process

5. Terms and Conditions for Second and Third Prize Distribution

- 5.1 The Second and the Third Prize of the Lucky Draw Rewards ("e-Coupon Reward") will be credited to the Second Prize Winners and the Third Prize Customers' BoC Pay+ (BoC Pay+ Main Page > "e-Coupons" > "Collected e-Coupons") on or before 31 March 2026.
- 5.2 The e-Coupon Reward is valid until 30 September 2026, and must be used within the validity period.
- 5.3 The e-Coupon Reward is only applicable at the physical outlets of PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable at TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U., Runderful and designated brand stores operated by Sportshouse Limited including Addidas, Asics, Hoka, New Balance, New Era, Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) ("Designated Merchants").
- 5.4 A HK\$500 discount will be instantly applied when the Second Prize Winners spend a minimum net amount of HK\$501 in one transaction at Designated Merchants upon the consumption of an e-Coupon (total 12 e-Coupons worth HK\$6,000). A HK\$100 discount will be instantly applied when the Third Prize Winners spend a minimum net amount of HK\$101 in one transaction at Designated Merchants upon the consumption of an e-Coupon. Only one e-Coupon is permitted per transaction. To redeem the e-Coupon Reward, the Second Prize Winners and the Third Prize Customers must notify the cashier of their intent to pay with BoC Pay+ and present the e-Coupon's payment interface

at time of payment, and complete the payment successfully through Union Pay network.

- 5.5 Unless otherwise specified, the e-Coupon Reward cannot be used in conjunction with any other offers, discounts, or vouchers.
- 5.6 Each e-Coupon can only be used once and will not be reissued.
- 5.7 Cancelled, refunded, fraudulent, unposted, split-bill, or unauthorized transactions are ineligible for participating in the Promotion and redeeming the Reward. If a transaction is found to be ineligible after the discount is applied, such discount will be automatically revoked. BOCHK and / or BOCCC reserve the right to directly debit the equivalent Reward amount from the customer's Pay+ Wallet / Pay+ Wallet Lite/ relevant bank account / relevant credit card without prior notice.
- 5.8 Should the e-Coupon Reward become unavailable for any reason, BOCHK and / or the BOCCC shall notify the Second Prize Winners and Third Prize Winners and reserve the right to provide alternative rewards at any time. Transactions will be verified based on the transaction dates and amounts recorded in the system of BOCHK and/ or the BOCCC. In case of any discrepancy between customer-held records and the data of BOCHK and/ or the BOCCC, the latter shall prevail as the definitive version.
- 5.9 To qualify for this promotion and receive the e-Coupon Reward, Second Prize Winners and Third Prize Winners must maintain their Pay+ Wallet or Pay+ Wallet Lite in normal and valid status both during the Promotion Period and at the time of crediting the e-Coupon Reward. If the relevant Pay+ Wallet or Pay+ Wallet Lite has been terminated or is in abnormal status, or the customer voluntarily forfeits the e-Coupon Reward, the e-Coupon Reward will not be credited and will be automatically revoked.
- 5.10 Customers are responsible for all data charges incurred from downloading and / or using BoC Pay+.
- 5.11 Please download BoC Pay+ through official application stores or the BOCHK website, and pay attention to the search keywords ("BoC Pay+"). iPhone users should download via the App Store; Android users can download via Google Play, HUAWEI AppGallery or the BOCHK website.
- 5.12 By using BoC Pay+, customers agree to be bound by the terms and conditions as published by BOCHK in BoC Pay+ from time to time. For details, please visit BoC Pay+ Main Page> "Menu" > "Help" > "Terms and Conditions".
- 5.13 Recommended Operating Systems for BoC Pay+ iOS (14.0 or above) and Android (8.1 or above).
- 5.14 iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- 5.15 The above products, services and offers are subject to their respective terms and conditions. For details, please refer to the relevant promotional materials or inquire with relevant merchant(s) or staff of BOCHK and / or the BOCCC.
- 5.16 No person other than BOCHK and / or the BOCCC and / or the relevant merchant(s) shall have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or benefit from any provision of these terms and conditions.
- 5.17 BOCHK and / or the BOCCC are not a supplier of the merchant(s). The relevant products and / or services are provided solely by the merchant(s). For any inquiries or complaints regarding the merchant(s)' products and / or services, please contact the merchant(s) directly. BOCHK and / or the

BOCCC assume no responsibility for, make no warranties regarding, and shall not be liable for any consequences arising from the quality of products and / or services provide by the merchant(s) or their suppliers. The merchant(s) bear full legal responsibility for all products and / or services.

5.18 BOCHK and / or the BOCCC and / or the relevant merchant(s) reserve the sole discretion to modify, suspend or terminate this promotion or amend these terms and conditions at any time.

5.19 In case of any disputes, BOCHK and / or the BOCCC and / or the relevant merchant(s) reserve the final decision-making authority over all matters and controversies.

5.20 Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Investment involves risk.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

SVF License Number: SVFB072

6. Promotion Terms and Conditions for "Green Products" and "Designated e-Services"

6.1 Promotion Terms and Conditions for Green Personal Loan:

1. The promotion period from 27 June 2025 to 30 September 2025 (both dates inclusive) ("Green Personal Loan Promotion Period"), customers should successfully drawdown the loan on or before 31 October 2025 to be eligible to the offers listed in this Terms and Conditions.

1.1 Green Personal Loan Preferential Annualized Percentage Rate ("Green Personal Loan Offer"):

In addition to the Loan purposes stated in 1.2 below, customers who fulfill all the requirements below ("Eligible Green Personal Loan 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 Green Personal Loan 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 include BOCHK website, Internet Banking, Mobile Banking, "BOCHK" WeChat official account or "BOC CC" 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 republished 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 Financial Service Branch of Financial Services and the Treasury Bureau (Please refer to Pilot Green and Sustainable Finance Capacity Building Support Scheme website from Financial Service Branch of Financial Services and the Treasury Bureau); or

- ii. International and local training/ courses/ certificates on green and sustainable related subjects listed on GSF Knowledge Hub under the Hong Kong Monetary Authority. (Please refer to GSF Knowledge Hub Website of Hong Kong Monetary Authority)

*Remarks: Applicants for loans used to pay for eligible ESG courses need to visit BOCHK website and download the declaration form: Loan > Green Personal Loan to download <Green Personal Loan Customer Declaration> (“Declaration”). Applicants are required to complete and submit the declaration per instructions.

2. Cash Rebate Reward Offer

Eligible Customers who fulfill the requirements within Green Personal Loan Promotion Period stated on Clause 1 above and Clause 2 with 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 loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above will be entitled to offer listed in below table (included extra HK\$688 cash rebate):

	Apply Green Personal Loan with Reference Code “GL” can enjoy cash rebate in HK\$ (included extra HK\$688 cash rebate)		
Loan Amount (HK\$)	24 months loan tenor	36 months loan tenor	48 months or above loan tenor
\$50,000 - \$99,999	Not Applicable	\$988	\$1,388
\$100,000 - \$199,999		\$1,188	\$1,788
\$200,000 - \$499,999	\$1,188	\$2,188	\$2,688
\$500,000 - \$999,999	\$1,488	\$2,688	\$3,688
\$1,000,000 - \$1,499,999	\$1,688	\$3,188	\$4,688
\$1,500,000 - \$2,999,999	\$2,188	\$5,688	\$8,688
\$3,000,000 or above	\$2,688	\$6,688	\$11,488

3. The above Cash Rebate Reward offer will be directly credited to the BOC repayment account of the Cash Rebate Reward Offer Eligible Customers on or before 31 March 2026 without prior notice. The status of the Cash Rebate Reward Offer Eligible Customers BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash when BOCHK credits the cash rebate. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. If the bank had honored the cash rebate to the customer and customer chooses to make early settlement for the loan, the Bank reserves the right to charge such Eligible Customer an amount equivalent to the amount of the offers/ cash rebate granted.

4. Green Personal Loan offer is not applicable to the staff of BOCHK.

5. Green Personal Loan customers can choose a loan tenor of 12, 24, 36, 48 or 60 months.
6. 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 will determine the final approved loan amount, loan tenor and interest rate based on the credit rating of the individual customer and other

relevant factors.

7. Example: 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 0.0754%. The Annualized Percentage Rate (“APR”) is 1.68% and without handling fee.

APR as low as 1.68% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$1,500,000 or above with repayment tenor of 12 months and monthly flat rate of 0.0754% and with handling fee waiver) is applicable to BOCHK Private Wealth Customers and selected customer groups.

The rate for individual customers may vary. If customer’s loan application cannot meet our approval requirements such as credit ratings or other factors, BOCHK may approve a loan to individual customers on a case-by-case basis and adjust the interest rate. 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.

8. 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.

9. 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.

10. 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).

11. **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 the 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 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.
- 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.
- 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 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!

6.2 Promotion Terms and Conditions for Green Mortgage Plan:

1. From 27 June 2025 to 30 September 2025 (both dates inclusive) ("Green Mortgage Plan Promotion Period"), customers who submit mortgage application for first-hand/second-hand private and government subsidised residential projects that have received the BEAM Plus Platinum or Gold Rating issued by Hong Kong Green Building Council through the Bank of China (Hong Kong) Limited ("BOCHK") "Home Expert" Mobile APP, the BOCHK Mobile Banking or the BOCHK website's "Instant Mortgage Application" service, successfully drawdown the mortgage loan plus customers chose to receive the electronic statement/advice for all BOCHK's products and services with Green Mortgage loan amount of HK\$1,000,000 or above ("Eligible Green Mortgage Plan Customers"), and successfully drawdown the loan on or before 31 January 2026, can enjoy an extra HK\$1,168 reward ("Green Mortgage Cash rebate").
2. The reward is applicable to mortgage loan application of new purchase of residential property by individual customers. It is not applicable to mortgage loan application of refinance, refinance with top-up, top-up and remortgage loan of residential property.
3. The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.
4. For the list of Residential Projects of Green Mortgage Plan, please refer to the website of Hong Kong Green Building Council (www.hkgbc.org.hk) or contact BOCHK staff. BOCHK reserves the right to

change or amend the list of Residential Projects of Green Mortgage Plan at any time.

5. Green Mortgage Cash Rebate enjoyed by Eligible Customers is included in the total cash bonus ("Extra Cash rebate"). BOCHK will deposit the extra cash rebate amount to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.
6. If the account is a joint account, only the primary account holder of such account will be entitled to chance(s) for Lucky Draw under Green Mortgage Plan and only one of the account holders will be eligible for the extra cash rebate. BOCHK reserves the final right to deposit the extra cash rebate to any one of the joint-account holders.
7. The Eligible customers must still hold a valid mortgage account and chose to receive the electronic statement/advice for all BOCHK's products and services when BOCHK depositing the extra cash rebate, otherwise the extra cash rebate will be forfeited.
8. BOCHK may at its absolute discretion approve or reject any application for mortgage loan. BOCHK reserves the right to approve the mortgage application by reviewing the applicants' credit reports and any information or/and document proofs provided by the applicant; and decline any applications without any reasons. If needed, BOCHK will require the applicants to supplement information or/and document proofs for application review. The final terms and conditions of the mortgage loan will be governed by the relevant documents signed between the loan applicant and BOCHK.

General Terms and Conditions:

- If the amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- The above offers are only applicable to personal banking customers.
- Customers can enjoy the above-mentioned offers at the same time, but they cannot be used in conjunction with other offers not listed in this promotional material.
- All the above offers and/or rewards are non-transferable, returnable, exchange for other gifts/coupons/rewards/offers or redeem for cash. If the notification letter and/or the coupon enclosed with the letter is lost, damaged, defaced or stolen under any circumstances (including when mailed), BOCHK and/or BOCG Insurance will not be reissued or replaced, nor will it bear any responsibility.
- BOCHK/BOCG Insurance is not the supplier of the above coupons. If customers have any enquiries or complaints about the coupons, please contact the relevant suppliers directly. BOCHK/BOCG Insurance will not make any guarantees for the coupons or the quality of services provided by suppliers; or be responsible for the consequences of using their coupons or services.
- The terms of the use of coupons and/or rewards shall be governed by the relevant terms of the relevant supplier.
- If the coupon is lost or damaged, BOCHK and/or BOCG Insurance will not reissue or replace it, and will not assume any responsibility.
- The coupons and/or the above-mentioned rewards are limited and available on a first-come-first serve basis while stock lasts. If the coupons and/or rewards are sold out, BOCHK/BOCG Insurance reserves

the right to substitute other gifts/coupons/rewards/offers, and the value and nature of the gifts/coupons/rewards/offers may be different from the original coupons/rewards.

- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK staff.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- 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.
- The terms of this activity are governed by the laws of the Hong Kong and are interpreted as the law.
- In case of any discrepancy between the English and the Chinese version of this promotion material, the Chinese version shall prevail.
- Customers are responsible for the data charges of downloading or using BOCHK Mobile App, or Internet Banking / Mobile Banking, or any designated Mobile App mentioned above, imposed by their service providers.
- By using the BOCHK Mobile App, or Internet Banking / Mobile Banking, customers agree to the disclaimers and policies of BOCHK in the Mobile App, or Internet Banking / Mobile Banking from time to time.
- Please download the BOCHK Mobile App from the official application stores or BOCHK website. Please pay attention to the identification under the search function.
- No person other than the Eligible Customers and BOCHK will have any rights under the Contracts (Rights of Third parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

6.3 Promotion Terms and Conditions for Personal Green Deposit

1. This promotion period is from 27 June 2025 until further notice (“Personal Green Deposit Promotion Period”).
2. This offer is only applicable to the “Private Wealth” or “Wealth Management” customers who successfully place a 2-month “Personal Green Deposit” with “Eligible New Fund Balance” US\$1,000 or above via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited (“BOCHK”) during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Currency	Preferential Time Deposit Interest Rate (p.a.)
USD	3.6%

3. “Eligible New Fund Balance” refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including

Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.

4. Each "Private Wealth"/"Wealth Management" customer can only enjoy this offer once during Promotion period and the maximum deposit amount of "Personal Green Deposit" for each customer is US\$600,000.
5. Customer must fulfill the requirement of BOCHK during application.

General Terms:

- 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.
- 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 HKD200:
 1. $\text{Time Deposit Principal} \times (\text{Prime Rate}^* - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity} / \text{Total No. of Days in a Year}$
 2. $\text{Time Deposit Principal} \times (\text{Inter-Bank Offer Rate}^* - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity} / \text{Total No. of Days in a Year}$

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

- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The green deposit interest rate in this promotion material is quoted based on the interest rates published on 27 June 2025 by BOCHK and is for reference only. Customers may check the latest rates with BOCHK staff.
- 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.
- 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.
- Offer is limited, first come first served and available while quota lasts. 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.
- 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.
- 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.
- Please download the BOCHK mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.

Risk Disclosure:

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies)

6.4 Promotion Terms and Conditions for 0% subscription fee on first Fund transaction made by new investment Funds customers

1. The promotion period is from 2 July 2025 to 30 September 2025 (both dates inclusive) ("Fund Promotion Period").
2. New investment fund customers refer to personal customers of BOCHK who did not have any investment fund holdings and transactions between 1 July 2024 to 30 June 2025, or ii) who open their Funds accounts on or after 1 July 2025 ("Eligible Fund Customers").
3. During the Promotion Period, Eligible Customers are entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) using single-named Funds account ("Eligible Subscription") and the cap of Fund Subscription Fee Reduction is HK\$6,000 ("Subscription Fee Reduction").
4. **The offer is only applicable to customers holding single-named Funds account. Each Eligible Customer is only entitled to the offer once during the Promotion Period.**
5. The Subscription Fee Reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan, and v) transactions made via "Smart Invest".
6. The Subscription Fee Reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch, and ii) those made by vulnerable customers.
7. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the reduction of subscription fee amount to the Eligible Customers as defined in the following Term 9.**
8. If Eligible Customers enjoy the offer during the Promotion Period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
9. The above-mentioned 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 2025 and Eligible Customers should hold a valid fund account of BOCHK at the time when Subscription Fee Reduction amount is deposited, otherwise the offer will be forfeited.
10. **Employees of BOCHK are not eligible for this promotion.**
11. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the

calculation method of transaction amount at its sole discretion.

General Terms:

- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK staff.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- 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.
- Customers are responsible for the data charges of downloading or using BOCHK Mobile App, or Internet Banking / Mobile Banking, or any designated Mobile App mentioned above, imposed by their service providers.
- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.

Important Note:

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.

BOCHK is appointed by fund houses as agent. The fund product is a product of fund houses but not that of BOCHK. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.

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.

6.5 Promotion Terms and Conditions for BoC Pay+

1. This BoC Pay+ Promotion (the "Promotion") runs from 27 June 2025 to 30 September 2025, both dates inclusive ("BoC Pay+Promotion Period").
2. The Promotion is applicable to BoC Pay+ mobile application (the "BoC Pay+"), and customers who register or upgrade to Pay+ Wallet during the Promotion Period (the "Eligible BoC Pay+ Customers").
3. During the Promotion Period, customers who complete any of the following transactions with BoC Pay+ can entitle to one chance of the Urban GreenUp Grand Lucky Draw
 - i. Spend a total of HK\$1,500 or more at merchants (including bill payment), or
 - ii. Single transfer of HK\$1,500 or more to a third-party payee via "Transfer/ FPS" (Collectively "Eligible Transactions").
4. Transfer transactions shall not exceed the daily transaction limit stipulated by the Pay+ Wallet.
5. Cross-border Remittance, receive payment or transfer to same name payee will not be counted as an eligible transaction. Cancelled, refunded, fraudulent, unposted, split-bill, or unauthorized transactions are ineligible for participating in the Promotion or redeeming the Lucky Draw Reward.

General terms and Conditions of BoC Pay+

- Customers are responsible for all data charges incurred from downloading and / or using BoC Pay+.
- Please download BoC Pay+ through official application stores or the BOCHK website, and pay attention to the search keywords ("BoC Pay+"). iPhone users should download via the App Store; Android users can download via Google Play, HUAWEI AppGallery or the BOCHK website.
- By using BoC Pay+, customers agree to be bound by the terms and conditions as published by BOCHK in BoC Pay+ from time to time. For details, please visit BoC Pay+ Main Page> "Menu" >

"Help" > "Terms and Conditions".

- Recommended Operating Systems for BoC Pay+ : iOS (14.0 or above) and Android (8.1 or above).
- iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- The above products, services and offers are subject to their respective terms and conditions. For details, please refer to the relevant promotional materials or inquire with relevant merchant(s) or staff of BOCHK and / or the BOCCC.
- No person other than BOCHK and / or the BOCCC and / or the relevant merchant(s) shall have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or benefit from any provision of these terms and conditions.
- BOCHK and / or the BOCCC are not a supplier of the merchant(s). The relevant products and / or services are provided solely by the merchant(s). For any inquiries or complaints regarding the merchant(s)' products and / or services, please contact the merchant(s) directly. BOCHK and / or the BOCCC assume no responsibility for, make no warranties regarding, and shall not be liable for any consequences arising from the quality of products and / or services provide by the merchant(s) or their suppliers. The merchant(s) bear full legal responsibility for all products and / or services.
- BOCHK and / or the BOCCC and / or the relevant merchant(s) reserve the sole discretion to modify, suspend or terminate this promotion or amend these terms and conditions at any time.
- In case of any disputes, BOCHK and / or the BOCCC and / or the relevant merchant(s) reserve the final decision-making authority over all matters and controversies.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

SVF License Number: SVFB072

6.6 Promotion Terms and Conditions for Electronic Statement

1. Definition

1.1 Consolidated Statements ("Statements")

i. Consolidated Monthly Statements include Consolidated Monthly Statements and/or Current Account Monthly Statements issued by Bank of China (Hong Kong) Limited ("Bank") but does not include Credit Card Monthly Statements and/or other accounts and/or Product Monthly Statements.

2. "GreenUp" Grand Lucky Draw

2.1 Terms and Conditions

i. This promotion period is from 27 June to 30 September 2025 (both dates inclusive) ("Statements Promotion Period").

ii. "GreenUp" Grand Lucky Draw is only applicable to BOCHK personal customers holding single-named account (not applicable to Joint Account holders) who successfully select and enroll in the electronic consolidated statements service for the first time during the promotion period and hold a valid Internet Banking Account of the Bank ("Eligible Statements Customers").

- iii. Eligible Statement Customer should enroll in the electronic consolidated statements and hold a valid Internet Banking Account during the promotion period. Failure to meet these criteria will result in forfeiture of the reward. No reissuance of the reward will be provided under any circumstances.

3. General Terms

- 3.1 The above products, services and offers are subject to the relevant terms. Please contact the Bank staff or visit the Bank website for details.
- 3.2 The Bank reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms and these terms from time to time at its sole discretion.
- 3.3 The Bank reserves the right to alter, extend or terminate any of the program and amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and binding.
- 3.4 Should there be any discrepancy between the Chinese and English versions of this Promotion Terms and Conditions for Electronic Statement, the English version shall prevail.

Terms and Conditions for e-Statement/e-Advice Service

These terms and conditions (the “Conditions”) apply to any customer (“I” or “we”) who agrees to subscribe the e-Statement/e-Advice service (the “Service”) offered by Bank of China (Hong Kong) Limited (“Bank”). If there is any inconsistency between these Conditions and the provisions or rules (if any) relevant or applicable to the Service, these Conditions shall prevail over the provisions or rules. Please read them carefully, particularly Condition 3 on the scope of information available through the Service and Condition 6 on the limited availability of such information. If I/we have already opted for receiving electronic Consolidated Statement (“e-statement”) or electronic Non-investment Products Advice (“e-advice”), I/we also confirm that I/we have read, understand and agree the Terms and Conditions for e-Statement/e-Advice service set out below.

1. Before I/we may apply for the Service, I/we agree to subscribe or confirm that I/we am/are a current subscriber of the Bank’s internet banking service and/or mobile banking service. I/we must remain as a subscriber of the internet banking service and/ or mobile banking service (as the case may be) and pay the fees and charges referred to in Condition 2 in order to receive the Service. The Bank has the absolute discretion to reject any request for subscription of the Service.
2. I/we agree that by subscribing and using the Service, I/we am/are bound by these Conditions and to pay all fees and charges which the Bank may prescribe for the subscription and use of the Service.
3. The statements to be covered by the Service include but are not limited to securities account advices, securities margin trading account advices, funds advices, bonds/certificates of deposit advices and equity linked investments/structured notes advices, daily securities transaction statements, daily statements of securities margin trading account, daily statements of precious metal and FX margin trading account, daily statements of bonds/certificates of deposit and daily statements of equity linked investments/structured notes (the “daily statements”), monthly securities statements, monthly statements of securities margin trading account, monthly statements of precious metal and FX margin

trading account, monthly statements of funds, monthly statements of bonds/certificates of deposit and monthly statements of equity linked investments/structured notes (the “monthly statements”) and any other securities/precious metal and FX margin/funds/bonds/certificates of deposit/equity linked investments/structured notes statements and/or advices which the Bank may determine from time to time (collectively, the “Statements”). For the Non-Investment Products e-advices to be covered by the Service (collectively, the “Advices”), please visit the Bank’s website for the prevailing types of e-Advice provided by the Bank.

4. I/We accept that the availability of the Statements/Advices on internet banking and/or mobile banking through the Service on the day after the statement date (in the case of daily statements) or within seven (7) days of the statement date (in the case of monthly statements) stated in the Statements or the day after issuance (the “issuing date”) of the Advices by the Bank in physical form (in the case of Advices) shall constitute delivery of the Statements/Advices by the Bank to me/us. I/We may receive a message from the Bank issued by e-mail and/or SMS to my/our designated e-mail address and/or mobile phone number (as the case may be) each time a Statement/Advice has been delivered through the Service, or other electronic channels as specified by the Bank from time to time, which informs me/us the availability of the Statement(s)/Advice(s). Please visit the Bank’s internet banking and/or mobile banking to check the existing type of e-Statement/e-Advice provided by the Bank. I/We will keep my/our email address and/or mobile phone number in the Bank’s record updated in order to receive such reminders. I/We should inform the Bank as soon as practicable upon a change in the designated email address and/or mobile phone number.
5. If I/we register to receive e-Statement/e-Advice for any banking/credit card account(s), all new banking/credit card account(s) I/we open in the future* will be set to receive e-Statement/e-Advice by default and will be registered for the Service automatically. If I /we consent and register to receive e-Statement/e-Advice for any investment account(s)/sub-account(s), all new investment account(s)/sub-account(s) I/we open in the future* will be set to receive e-Statement/e-Advice by default and will be registered for the Service automatically. *Subject to service availability. The default setting for any account can be changed via internet banking, mobile banking, calling Customer Service Hotline, or visiting any of the Bank’s branches if necessary.
6. I/We agree to read the Statements/Advices in a timely manner and accept that (i) the daily statements are available for ninety (90) days after the relevant statement date, (ii) the Advices are available for ninety (90) days after the issuing date of the relevant Advice, and (iii) the monthly statements are available for a period as specified by the Bank from time to time.
7. I/We should promptly review the relevant Statements/Advices available on the Bank’s internet banking and/or mobile banking upon receiving the email and/or SMS reminder (as the case may be) from the Bank to ensure reporting to the Bank as soon as practicable for any errors detected.
8. I/We should save an electronic copy in my/our own computer storage, mobile device or other electronic equipment or print a hard copy of the Statements/Advices for future reference.
9. The Bank shall have the absolute discretion to modify, withdraw or suspend the Service without giving any reason. I/We acknowledge that although the Service is available for twenty-four (24) hours daily and the Statements/Advices are subject to the availability period referred to in Condition 6, part or all of the Service may not be available at certain times due to maintenance and/or computer or network

failure or any causes beyond the Bank's control.

10. Unless I/we have informed the Bank otherwise, the physical form of the Statements/Advices will cease to be sent to my/our mailing address in the Bank's record upon the Bank's confirmation that the subscription of the Service has come into effect.
11. The Bank shall have the right to terminate my/our subscription of the Service provided that prior to termination, the Bank shall inform me/us by notice delivered through the Service or by means which are agreed between the Bank and me/us generally. Upon termination of the subscription of the Service, physical form of the Statements/Advices shall be delivered to me/us by mail.
12. I/We may terminate the subscription of the Service by giving the Bank prior notice of no less than thirty (30) days. Termination of the Service will generally take place within thirty (30) days of the Bank's receipt of my/our termination notice or otherwise on a date to be specified by the Bank. I/We may give notice to the Bank by updating the subscription status via internet banking, mobile banking, calling Customer Service Hotline, or visiting any of the Bank's branches. Upon termination of the subscription of the Service, physical form of the Statements/Advices shall be delivered to me/us by mail.
13. The Bank shall not be liable if I/we am/are not able to access the Service. I/We agree that delivery of the Statements/Advices through the Service in accordance with Condition 4 shall for all purposes be deemed to have discharged all the Bank's obligations under these Conditions.
14. The Bank shall use reasonable effort to ensure that the Service is secure and my/our Statements/Advices are accessible by authentication of my/our password, any authorized biometric authentication or any other authentication means as the Bank may in its absolute discretion accept, but notwithstanding that, the Bank does not warrant the security and confidentiality of all information delivered through the Service.
15. These Conditions are governed by the laws of the Hong Kong Special Administrative Region (the "HKSAR") and I/we hereby agree to submit to the nonexclusive jurisdiction of the HKSAR courts.
16. In the event of any inconsistency or discrepancy between the English version and Chinese version of this Terms and Conditions for e-Statement/e-Advice Service, the former shall prevail.

Risks for e-Statement/e-Advice Service

1. Appropriate electronic equipment and software, internet access and a specific email address and/or mobile phone number provided and designated by me/us are required for using the Service.
2. Internet, email and/or SMS services may be subject to certain IT risks and disruption.
3. I/we may incur additional costs for using the Service, including but not limited to data charges imposed by my/our service providers for using the Service.
4. I/we should check my/our designated email account and/or mobile phone regularly for notifications that the Statements/ Advices are available on the Bank's internet banking and/or mobile banking (as the case may be).
5. Revocation of consent to the Service will be subject to the giving of such prior notice to the Bank by me/us as the Bank may reasonably require.
6. I/we may be required to pay a reasonable charge for obtaining a hard copy of any eStatement/e-Advice that is no longer available for access and/or downloading through the Bank's internet banking and/or mobile banking.

6.7 Terms and Condition for “BeLeaf” Services

1. This promotion period is from 27 June 2025 to 30 September 2025, both dates inclusive (“BeLeaf Promotion Period”)
2. This promotion is only applicable to customers who have not used BOCHK “BeLeaf” Services on or before 26 June 2025 (“Eligible BeLeaf Customer”). Customers who have used the services before the above-mentioned date will be ineligible for Urban “GreenUp” Grand Lucky Draw.
3. Each Eligible BeLeaf Customers is entitled to a maximum of one chance into the Urban “GreenUp” Grand Lucky Draw.
4. The usage records for “BeLeaf” are subject to the records in the BOCHK system.

6.8 Terms and Condition for Enable Account Alert at BOCHK Mobile Banking

1. This Promotion period is from 27 June 2025 to 30 September 2025, both dates inclusive (“Account Alert Enable Promotion Period”)
2. This promotion is only applicable to customers who have not used BOCHK “Enable Account Alert” Services on or before 26 June 2025 (“Eligible Account Alert Customers”). Customers who have used the services before the above-mentioned date will be ineligible for the Urban “GreenUp” Grand Lucky Draw.
3. Each eligible “Enable Account Alert” Customers is entitled to a maximum of one chance into the Urban “GreenUp” Grand Lucky Draw.
4. The enable records for enable account alert at BOCHK Mobile Banking are subject to the records in the BOCHK system.

6.9 Terms and Conditions for Enable BoC Pay+ Promotion Notification

1. This BoC Pay+ Promotion (the “Promotion”) runs from 27 June 2025 to 30 September 2025, both dates inclusive (the “BoC Pay+ Promotion Period”).
2. The Promotion is applicable to BoC Pay+ mobile application (the “BoC Pay+”), and customers who had not enabled BoC Pay+ Promotion Notification on or before 26 June 2025 (the “Eligible BoC Pay+ Promotion Notification Customers”).
3. During the Promotion Period, Eligible BoC Pay+ Promotion Notification Customers who successfully enable BoC Pay+ Promotion Notification can be entitled to one chance of the Urban GreenUp Grand Lucky Draw. The setting must keep on till the date of Prize delivery (date designated by BOCHK), or the Prize would be cancelled without any compensation.
4. The setting will be verified based on the record in the system of BOCHK and/ or the BOCCC.

General Terms and Conditions of BoC Pay+

- Customers are responsible for all data charges incurred from downloading and / or using BoC Pay+.
- Please download BoC Pay+ through official application stores or the BOCHK website, and pay attention to the search keywords (“BoC Pay+”). iPhone users should download via the App Store; Android users can download via Google Play, HUAWEI AppGallery or the BOCHK website.
- By using BoC Pay+, customers agree to be bound by the terms and conditions as published by BOCHK in BoC Pay+ from time to time. For details, please visit BoC Pay+ Main Page> “Menu” >

"Help" > "Terms and Conditions".

- Recommended Operating Systems for BoC Pay+ : iOS (14.0 or above) and Android (8.1 or above).
- iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- BOCHK and / or the BOCCC and / or the relevant merchant(s) reserve the sole discretion to modify, suspend or terminate this promotion or amend these terms and conditions at any time.
- In case of any disputes, BOCHK and / or the BOCCC and / or the relevant merchant(s) reserve the final decision-making authority over all matters and controversies.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

SVF License Number: SVFB072

General Terms and Conditions:

- 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.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- 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.
- In case of any dispute, the decision of BOCHK shall be final.
- 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.

Investment involves risks.

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies)

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.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

SVF License Number: SVFB072