

Terms and Conditions of “BoC Pay CVS HK\$100 Bonus” Promotion:

1. “BoC Pay CVS HK\$100 Bonus” Promotion (the "Promotion") runs from 1 June to 31 July 2023, both dates inclusive(the “Promotion Period”).
2. The Promotion is applicable to BoC Pay mobile app (the "BoC Pay"). The customer must successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account and successfully registered Consumption Voucher Account (“Consumption Voucher Account”).
3. During the Promotion Period, new or existing customers can both enjoy HK\$100 Cash Rebate (“Cash Rebate”) by designating BoC Pay as the stored value facility account and successfully collecting the 2023 Consumption Voucher second-instalment of the Government with the Consumption Voucher Account.
4. The Cash Rebate is subject to limited quotas and available on a first-come-first-served basis while quotas last (subject to the record of BOCHK).
5. Each customer can only enjoy the Cash Rebate once during the entire Promotion Period.
6. The Consumption Voucher Account will only be activated and/or function upon successful receipt of the Consumption Voucher in the Consumption Voucher Account. The eligibility for receiving and using the Consumption Voucher is subject to the terms and conditions of the Consumption Voucher Scheme, and any applicable policies and directions of the Government and the compliance of Customer thereof. Please visit the Government’ s Consumption Voucher Scheme website the www.consumptionvoucher.gov.hk for details.
7. The Cash Rebate will be credited to the Consumption Voucher Account two calendar months after the Promotion ends and will be shown at the transaction record.
8. The Cash Rebate cannot be exchanged for cash. The Cash Rebate cannot be transferred to others or exchanged for other offers or products.
9. Customer whose BoC Pay Account is valid, in good standing, bound with an eligible credit card and/or Smart Account and/or Payment Account, and Consumption Voucher Account is valid during the entire Promotion Period and at the time the Cash Rebate is being awarded, will be eligible for the Promotion. In the event of violation of the terms and conditions of “Stored Value Facility Account Service” and/or other related terms and conditions or termination of a Consumption Voucher Account during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.
10. Payment from the various sources of funds of the Consumption Voucher Account to a Prescribed Merchant shall be applied in such order as BOCHK may in absolute determine from time to time. The Customer cannot transfer out any balance in the Consumption Voucher Account.

11. The Consumption Voucher Account is subject to a maximum accumulative top-up amount of self top-up and rewards (including but not limited to Cash Rebate) from BOCHK (if any) which may be set from time to time at our absolute discretion. Please refer to the Consumption Voucher Scheme at BoC Pay for more details.
12. The use of the Consumption Voucher Account is at all times subject to the terms, conditions, policies and instructions of the Government, and BOCHK' s sole discretion. Please visit the website of Consumption Voucher Scheme of the Government www.consumptionvoucher.gov.hk for details.
13. The Customer must check the transaction record and the Company will not be responsible for notification of the Cash Rebate. The Customer must retain all original documents of registering Consumption Voucher for reference. In case of dispute, BOCHK reserves the right to request the Customer to provide the original documents and/or further documentation or evidence for verification at any time during or after the Promotion. All documentation submitted to BOCHK will not be returned.
14. The above Offer is subject to the record of BOCHK. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.
15. Customers are responsible for the data charges of using and/or downloading BOCHK Mobile Application imposed by their service providers.
16. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website.
17. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.
18. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
19. 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.
20. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the staff of BOCHK for details.
21. No person other than the customers, BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
22. BOCHK reserves the right to change, suspend or terminate the terms and conditions at its sole discretion.
23. In case of any disputes, the decision of BOCHK shall be final and binding on all parties

concerned.

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

Terms and Conditions of “BoC Pay Enjoy 8,000 Gift Points” Promotion:

25. (the "Promotion") runs from 1 June to 31 July 2023, both dates inclusive (the “Promotion Period”).
26. The Promotion is applicable to BoC Pay mobile app (the "BoC Pay"). The customer successfully registered Consumption Voucher Account (“Consumption Voucher Account”), and holding at least one of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
27. During the Promotion Period, new or current customers holding Eligible Credit Card can both enjoy 8,000 gift points (“Points Rebate”) by designating BoC Pay as the stored value facility account and successfully collecting the 2023 Consumption Voucher second-instalment of the Government with the Consumption Voucher Account.
28. Each customer can only enjoy the Points Rebate once during the entire Promotion Period.
29. The Consumption Voucher Account will only be activated and/or function upon successful receipt of the Consumption Voucher in the Consumption Voucher Account. The eligibility for receiving and using the Consumption Voucher is subject to the terms and conditions of the Consumption Voucher Scheme, and any applicable policies and directions of the Government and the compliance of Customer thereof. Please visit the Government’s Consumption Voucher Scheme website the www.consumptionvoucher.gov.hk for details.
30. The Points Rebate will be credited to the Eligible Credit Card on or before 31 Oct 2023 upon verification and will be shown on the Oct or Nov 2023 monthly statement.
31. The gift points are non-transferable and cannot be refunded, resold, or redeemed for cash or other gift items. Gift points are based on net single spending and not eligible for any split transactions.
32. Customer whose BoC Pay Account is valid, in good standing, bound with an eligible credit card and/or Smart Account and/or Payment Account, and Consumption Voucher Account is valid during the entire Promotion Period and at the time the Points Rebate is being awarded, will be eligible for the Promotion. In the event of violation of the terms and conditions of “Stored Value Facility Account Service” and/or other related terms and conditions or termination of a Consumption Voucher Account during the Promotion or violation of the Credit Card User Agreement and/or Credit Card Agreement, termination of a credit card account, overdue payment or bad record during the Promotion Period or at the time the Points Rebate is being awarded, the gift points will not be credited to the credit card account and will be cancelled automatically.
33. The above Offer is subject to the record of BOCHK. If the information from the customer differs

from those of BOCHK records, the latter shall be final and conclusive.

34. Customers are responsible for the data charges of using and/or downloading BOCHK Mobile Application imposed by their service providers.
35. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website.
36. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.
37. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
38. 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.
39. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the staff of BOCHK for details.
40. No person other than the customers, BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
41. BOCHK reserves the right to change, suspend or terminate the terms and conditions at its sole discretion.
42. In case of any disputes, the decision of BOCHK shall be final and binding on all parties concerned.
43. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of Cross-border Remittance:

1. The Promotion runs from 1 June to 31 July 2023, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to BoC Pay mobile app (the "BoC Pay") customers (the "Eligible Customer") who successfully collecting the 2023 Consumption Voucher second-installment of the Government with the Consumption Voucher Account(the "CVS Account") at BoC Pay as the designated stored value facility account during the Promotion Period.
3. Eligible customers who perform Cross-border Remittance transactions of HK\$2,000 or above during the Promotion Period, are eligible to receive 100% service fee rebate (the "Rebate") for the first remittance.

4. Each eligible customer can only enjoy the rebate for once during the Promotion Period, Cross-border Remittance transactions shall not exceed the daily transaction limit stipulated by the smart account, and the upper limit is HK\$10,000 per eligible customer per day.
5. Once BOCHK has accepted the remittance application, such application cannot be cancelled, changed or withdrawn. Unless such applications are not processable. For the Cross-border Remittance with smart accounts, BOCHK will refund into the customer's smart account (current account or savings account) without separately notification.
6. All charges imposed by the related correspondent banks, intermediary banks, clearing institutions &/or beneficiary bank in processing the remittance, plus extra handling charge of the Bank are borne by payee and deducted from the remittance amount. If the remitter requests payment of relevant fees, BOCHK will directly or indirectly notify the agency of the request. However, whether the remitter can receive the remittance in full is subject to the practice of the relevant agency and is beyond the control of BOCHK. If Correspondent Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges in advance. The foreign currency exchange rate the cross-border remittance is provided by UnionPay, BOCHK does not take any legal responsibility.
7. The Rebate will be refund on or before September 30 at the CVS Account Balance in the BoC Pay account of the Eligible Customers.
8. Customer whose BoC Pay Account is valid, in good standing, bound with an eligible credit card and/or Smart Account and/or Payment Account, and Consumption Voucher Account is valid during the entire Promotion Period and at the time the Cash Rebate is being awarded, will be eligible for the Promotion. In the event of violation of the terms and conditions of “Stored Value Facility Account Service” and/or other related terms and conditions or termination of a Consumption Voucher Account during the Promotion or at the time the Cash Rebate is being awarded, the Cash Rebate will be cancelled automatically.
9. Payment from the various sources of funds of the Consumption Voucher Account to a Prescribed Merchant shall be applied in such order as BOCHK may in absolute determine from time to time. The Customer cannot transfer out any balance in the Consumption Voucher Account.
10. The Consumption Voucher Account is subject to a maximum accumulative top-up amount of self top-up and rewards (including but not limited to Cash Rebate) from BOCHK (if any) which may be set from time to time at our absolute discretion. Please refer to the Consumption Voucher Scheme at BoC Pay for more details.
11. The use of the Consumption Voucher Account is at all times subject to the terms, conditions, policies and instructions of the Government, and BOCHK’s sole discretion. Please visit the website of Consumption Voucher Scheme of the Government www.consumptionvoucher.gov.hk for details.

12. The Customer must check the transaction record and the Company will not be responsible for notification of the Cash Rebate. The Customer must retain all original documents of registering Consumption Voucher for reference. In case of dispute, BOCHK reserves the right to request the Customer to provide the original documents and/or further documentation or evidence for verification at any time during or after the Promotion. All documentation submitted to BOCHK will not be returned.
13. BOCHK and/or BOC Credit Card (International) Ltd (the “Card Company”) and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
14. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
15. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
16. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
17. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
18. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
19. No person other than the customer and BOCHK and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
20. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
21. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
22. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Preferential Time Deposit Promotion Terms and Conditions:

1. The promotion period is from 24 July 2023 to 31 August 2023 (both dates inclusive) (“Promotion Period”).
2. The Promotion is applicable to customers who designating BoC Pay as the stored value facility account and successfully collecting the 2023 Consumption Voucher second-instalment of the Government with the Consumption Voucher Account (“Eligible Customers”). Eligible Customers who successfully place a “HKD NEW FUND PREFERENTIAL TIME DEPOSIT” with “Eligible New Fund Balance” of HK\$10,000 or above via Internet Banking or Mobile Banking of BOCHK during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Currency	Preferential Deposit Interest Rates (p.a.)		
	3-month	6-month	12-month
HKD	3.4%	3.5%	3.5%

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.

General Terms:

- **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. **Time Deposit Principal x (Prime Rate* - 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.**

- 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 preferential time deposit interest rate in this promotion material is quoted based on the interest rates published on 18 May 2023 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.
- 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 mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.

Exclusive Reward of Foreign Exchange via Mobile Banking for Consumption Vouchers Scheme
Customers (“Exclusive FX Reward”) Terms and Conditions:

1. The promotion period is from 1 July 2023 to 30 September 2023 (both dates inclusive) (“FX Promotion Period”).

2. The Exclusive FX Reward is only applicable to BOCHK Private Wealth, Wealth Management, Enrich Banking and i-Free Banking services customers (“Integrated Banking Services Customers”) who designating BoC Pay as the stored value facility account and successfully collecting the 2023 Consumption Voucher second-instalment of the Government with the Consumption Voucher Account AND who have made no foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 January 2023 to 30 June 2023 (“Eligible FX Customers”).
3. Eligible FX Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the FX Promotion Period, will be entitled to the Exclusive FX Reward (“The Reward”).

Accumulated Foreign Exchange Amount (HKD equivalent)	Exclusive FX Reward for Consumption vouchers customers
HK\$1,500,000 or above	HK\$2,300
HK\$500,000 to Below HK\$1,500,000	HK\$600

4. The Reward is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). **The Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.**
5. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
6. Each Eligible FX Customer can enjoy The Reward once only.
7. The Reward cannot be used in conjunction with other Foreign Exchange rewards.
8. The Reward will be deposited to the relevant account upon verification of record by BOCHK, The Reward will be in form of cash, and will be deposited into Eligible FX Customer’s non--dormant HKD Saving Account or HKD Current Account on or before 31 March 2024.

9. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the FX Promotion Period or at the time when The Reward is deposited, otherwise The Reward will be forfeited.
10. The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

General terms:

- The above products, services and promotional offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotional materials of the products or contact the branch staffs of BOCHK.
- BOCHK reserves the right to change, suspend or terminate the above products, services or promotional offers and to amend the relevant terms and conditions at any time at its sole discretion.
- In case of any dispute(s), the decision of BOCHK shall be final.
- In case of any discrepancy between the English and the Chinese version of this promotion material, the Chinese version shall prevail.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile/ Internet Banking.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile/ Internet Banking and/ or BOCHK Mobile Application, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile/ Internet Banking.

Risk of Foreign Currency Trading:

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.

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.

Terms and conditions of First stock transaction HK\$1 brokerage fee offer:

1. Promotion period is from 1 July 2023 until 31 August 2023 (both dates inclusive) (“Promotion Period”).
2. This offer is only applicable to personal banking customers who receive 2023 Consumption Voucher second instalment of the Government via BoC Pay and holding single-name securities account (including securities margin account and family securities account) in Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period (“Eligible Securities Customers”).
3. Eligible Securities Customers who successfully complete the first buying or selling transaction of HK Stocks, A Shares and/or US Stock respectively through BOCHK Internet Banking, Mobile Banking or Automated Stock Trading Hotline during Promotion Period (exclude Monthly Stocks Savings Plan and IPO subscription) (“Eligible Transaction”) are entitled to HK\$1 brokerage fee offer (“Brokerage Fee Reduction Offer”). There is no maximum limit on the Brokerage Fee Reduction amount.
4. Each Eligible Securities Customer can enjoy Brokerage Fee Reduction Offer for the first transaction of buying or selling HK Stocks, A Shares and US Stocks respectively. If Eligible Securities Customer holds more than one single-name securities account, the offer will be calculated by the stock market (Hong Kong, China, United State).
5. The first Eligible Transaction is counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
6. The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 30 November 2023.
7. If an Eligible Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
8. **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by Hong Kong Exchange and Clearing Limited (“HKEx”), stamp duty charged by the State Administration of Taxation, securities management fee charged**

by China Securities Regulatory Commission, handling fee charged by Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE"), transfer fee charged by China Securities Depository and Clearing Corporation Limited, US Stocks SEC fee and FINRA fee.

9. Eligible Securities Customers should maintain valid Securities Account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

General terms:

- The above offer is only applicable to personal banking customers.
- The above products, services and offers are subject to the relevant terms and conditions. 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.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile Banking or any designated BOCHK Mobile Applications mentioned above by themselves.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile Applications and/ or Mobile Banking or Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Applications and / or Mobile Banking or Online Banking.
- 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.

Risk of Securities Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

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.

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am – 4:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 2:15pm (during Standard Time in the United States- from the first Sunday in November to the second Sunday in March) or 11:45am – 1:15pm (during Daylight Saving Time in the United States- from the second Sunday in March to the first Sunday in November).

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.

General Insurance Terms & Conditions of Promotion:

1. Promotion Period is from 16 July to 31 August 2023 (both dates inclusive) .

2. To be eligible for the offer, customers should collect the second instalment voucher under 2023 Consumption Voucher Scheme through BoC Pay, and have successful enrolment in “Universal Smart Travel Insurance Plan”, “Greater Bay Area Travel Insurance Plan” or “Premier Home Comprehensive Insurance” (“the Designated Insurance Plans”) within the Promotion Period; and have their policies effective on or before 30 September 2023 (“eligible customers”), otherwise the offer will be forfeited.
3. Successful enrolment refers to the Proposed Insured who submitted completed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to pay first year and renewal premiums; and settle the discounted (first year) premium on or before 31 August 2023 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-application within 3 months after policy cancellation/termination of policy renewals.
4. During the Promotion Period, eligible customer can enjoy the following premium discount upon successful enrolment in the Designated Insurance Plans and enter the promotional code via online channels:
 - i. Eligible Customers can enjoy 40% off premium discount (Single Travel Plan) or first year premium discount (Annual Travel Plan) upon successful enrolment in “Universal Smart Travel Insurance Plan” (Single Travel Plan / Annual Travel Plan);
 - ii. Eligible Customers can enjoy 40% off premium discount upon successful enrolment in “Greater Bay Area Travel Insurance Plan”;
 - iii. Eligible Customers can enjoy 25% off first year premium discount upon successful enrolment in “Premier Home Comprehensive Insurance”.

HK\$100 PARKnSHOP Supermarket eVoucher (“Voucher”):

5. Voucher is provided by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
6. During the Promotion Period, the first 100 eligible customers may receive an extra HK\$100 Voucher via BoC Pay upon successful enrolment in Annual Travel Plan of “Universal Smart Travel Insurance Plan” or “Premier Home Comprehensive Insurance” via BOCHK online channels with annual premium payment basis and net premium of HK\$1,000 or above, by entering the promotional code. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
7. The Voucher will be credited to the registered BoC Pay account of the eligible customer on or before 31 December 2023. Customers should hold the valid policy at the time of crediting the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Besides, an eligible customer must maintain his/ her registered BoC Pay account valid at the time of crediting the Voucher, otherwise he/ she will not be able to receive the Voucher.

8. Eligible customers must install the BoC Pay Mobile Payment App ("BoC Pay") to redeem and use the Voucher. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
9. For the record of issuance of the Voucher, the records of BOCHK and/ or BOCG Insurance shall prevail. BOCHK and/ or BOCG Insurance shall not be responsible for the eligible customers being unable to receive the Voucher arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOCG Insurance.
10. The Voucher is limited and available on a first-come, first-served basis while stocks last. BOCHK and/ or BOCG Insurance reserve the right to replace the Voucher with any alternative voucher without prior notice. The value and features of the alternative voucher may be different from the original Voucher. The Voucher or alternative voucher cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOCG Insurance shall not be liable for loss of the Voucher or alternative voucher under any circumstances and will not reissue or replace any of them. The Voucher or alternative voucher is subject to the relevant terms and conditions of the relevant merchant supplier, please refer to the Terms and Conditions as stated in BoC Pay for details. BOCHK and/ or BOCG Insurance is/ are not the merchant supplier of the Voucher or any alternative voucher. Any enquiry or complaint in respect of the Voucher or any alternative voucher should be directed to the relevant supplier(s). BOCHK and/ or BOCG Insurance give no guarantee to the Voucher and/ or any alternative voucher and/or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Voucher and/or any alternative voucher and/ or the goods and/ or services provided by the supplier(s).
11. Online channels refer to BOCHK Internet Banking and Mobile Banking App (Name "BOCHK", customers can choose to Apply Now or Apply via Mobile Banking on this App). "Greater Bay Area Travel Insurance Plan" can only be applied via BOCHK Banking App.
12. Customers who successfully enroll in the Designated Insurance Plans via BOCHK Mobile Banking App (Name "BOCHK") and choose to Apply Now are required to pay the premium by credit card.

13. The Premium Discount Offers for the Designated Insurance Plans are offered by BOCHK and BOCG Insurance. The Voucher is provided by BOCG Insurance.
14. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

The Designated Insurance Plans Important Notes:

- The Designated Insurance Plans are underwritten by the Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance reserves the sole right to determine whether any application for the Designated Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- The Bank of China (Hong Kong) Limited (“BOCHK”) is the appointed insurance agency of BOCG Insurance for distribution of the Insurance Plan. The Designated Insurance Plans are products of BOCG Insurance but not BOCHK.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- 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 Insurance Plan should be resolved directly between BOCG Insurance and the customer.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and

coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.

- The Designated Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Designated Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.
- The Insurance Authority (“IA”) will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

Life Insurance HKD Policy Flash Sale Terms & Conditions :

1. The promotion period of the Offer is from 7 July 2023 to 31 July 2023, both dates inclusive (“the Promotion Period”). Nevertheless, the Offer is subject to quota and available on a first-come, first-served basis (limited to the first 200 Eligible Customers, as defined in clause 2 below) while quota lasts. The Offer may be terminated before the end of the Promotion Period. Please confirm the availability of the Offer with BOC Life before submitting the application for the Plan.
2. In order to be eligible for the Offer, all of the following requirements must be fulfilled:
 - (i) Received the 2nd instalment of the 2023 Consumption Vouchers under the Hong Kong Government’s Consumption Voucher Scheme via BoC Pay (“CVS customer(s)”); **and**
 - (ii) Being the first 200 CVS customers applying for the Plan; **and**
 - (iii) The required enrollment procedures must be completed and the application for the Plan must be successfully submitted via any of the Bank of China (Hong Kong) Limited (“BOCHK”)’s e-banking channels (i.e. Internet Banking or Mobile Banking) (please refer to <https://www.bochk.com/dam/insurance/itarget/en.html> for details of the enrollment procedures) during the Promotion Period; **and**
 - (iv) The application(s) for the Plan must have been accepted by BOC Life.

The policy(ies) issued under the Plan that fulfill(s) the requirements in clause 2(i) to (iv) as listed above is/ are known as “Eligible Policy(ies)”. Applicant(s) who fulfill(s) the requirements in clause 2(i) to (iv) as listed above is/ are known as “Eligible Customer(s)”.

In terms of determining if the abovementioned requirements have been fulfilled, the information contained in, BOCHK's and/ or BOC Life's records shall prevail, and BOCHK and/ or BOC Life reserve(s) the right of making the final decision in case of any dispute.

3. The Offer is not applicable to any staff of Bank of China (Hong Kong) Limited, BOC Credit Card (International) Limited, BOC Group Life Assurance Company Limited, BOCHK Asset Management Limited, BOCHK Information Technology Services (Shenzhen) Co., Ltd. , BOC Group Insurance Company Limited, BOC Group Investment Limited, BOC International Holdings Limited, BOC Group Trustee Company Limited, BOCI-Prudential Trustee Limited, Bank of China (Malaysia), Bank of China (Thai) Public Company Limited, Bank of China (Hong Kong) Limited Jakarta Branch, Bank of China (Hong Kong) Limited Phnom Penh Branch, Bank of China Limited Manila Branch, Bank of China (Hong Kong) Limited Ho Chi Minh City Branch, Bank of China Limited Vientiane Branch, BOC Financial Services (Nanning) Company Limited and/or Yingjin Equity Investment Management (Shenzhen) Limited.
4. Eligible Customer(s) must install the BoC Pay Mobile Payment App ("BoC Pay") to redeem and use the gift(s) under the Offer (i.e. the HK\$500 PARKnSHOP eVoucher, hereafter "the Gift(s)"). Please download BoC Pay from the official app stores or BOCHK's official website, and be sure to use "BoC Pay" as the keyword to search for the relevant app. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
5. The Gift(s) will be credited to the registered BoC Pay account(s) of the Eligible Customer(s) after the cooling off period of the Eligible Policy(ies) issued to the Eligible Customer(s)'s according to the following schedule. An Eligible Customer will not be entitled to the Gift(s) if he/ she cancels the issued Eligible Policy(ies) within its cooling off period. The relevant Eligible Policy(ies) must be in-force when the Offer is provided, otherwise BOC Life reserves the right to forfeit the Eligible Customer(s)'s entitlement to the Offer (except the Eligible Policy(ies) being terminated before the maturity date in the event of the death of the insured of the Eligible Policy(ies) (not caused by the exclusion under the Plan) while the Eligible Policy(ies) is in force). Besides, an Eligible Customer must maintain the validity of his/ her registered BoC Pay account at the time of issuing the Gift(s) and must receive the 2nd instalment of the 2023 Consumption Vouchers via BoC Pay, otherwise he/ she will not be able to receive the Gift(s).

Enrollment date	1 June 2023 to 31 July 2023
Date of issue of the Gift(s)	On or before 30 September 2023

6. Each Eligible Customer can only be entitled to the Offer once.
7. The Offer can be used in conjunction with other promotion offers for the Plan (except for any offer(s) provided to BOCHK's and/or BOC Life's staff & his/her family, selected customers, customers holding policy maturing within the Promotion Period and/ or any other offer(s) otherwise specified by BOCHK and/ or BOC Life).
8. For the record of issuance of the Gift(s), the records of BOCHK and/ or BOC Life shall prevail. BOCHK and/ or BOC Life shall not be responsible for any Eligible Customer(s) being unable to receive the Gift(s) arising out of network error, malfunctions in communication facilities, technical problem or any other reason that are not attributable to the fault of BOCHK and/ or BOC Life.
9. The Gift is limited and available on a first-come, first-served basis (based on the policy issue date of the Eligible Policy(ies)) while stocks last. BOCHK and/ or BOC Life reserve the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the Gift(s).
10. The Gift(s) or alternative gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOC Life shall not be liable for loss of the Gift(s) or alternative gift(s) under any circumstances and will not reissue or replace any of them. The Gift or alternative gift(s) is subject to the relevant terms and conditions of the relevant merchant supplier.
11. BOCHK and/ or BOC Life is/ are not the merchant supplier of the Gift(s) or any alternative gift(s). Any enquiry or complaint in respect of the Gift(s) or any alternative gift(s) should be directed to the relevant supplier(s). BOCHK and/ or BOC Life give no guarantee in relation to the Gift(s) and/ or any alternative gift(s) and/or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in connection with the use of the Gift(s) and/or any alternative gift(s) and/ or the goods and/ or services provided by the supplier(s).
12. The Offer is provided by BOC Life. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
13. In case of any dispute, the decision of BOCHK and / or BOC Life shall be final.
14. The contents of this promotion material are only related to the promotion of the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.

15. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
16. The terms and conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

"iTarget 3 Years Savings Insurance Plan" First Year Premium Discount Offer:

1. Annualized Guaranteed Rate of Return is the annual compound interest rate that total premiums paid is cumulated to the guaranteed amount received at policy maturity date. This percentage is rounded to 2 decimal places, and varies by your chosen policy currency and premium payment mode. The relevant rates of return are calculated based on the case with first year premium discount.
2. The Offer is subject to time limit and quota and available on a first-come first-served basis. The Offer may be terminated before the end of the Promotion Period. Please confirm the closing date of the Offer with BOC Life before submitting insurance application.

To be eligible for the Offer, applicant(s) must fulfill all of the following requirements:

 - (i) the application must be duly completed between 7 Jul and 30 Sept 2023 (both dates inclusive) ("Promotion Period"); and
 - (ii) the application(s) must be accepted by BOC Life.

Policy(ies) that fulfill the above-mentioned requirements (i) to (ii) is / are known as "Eligible Policy(ies)".
3. "First Year Premium" is based on the Initial Annual Premium in the proposal. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
4. For prepayment cases, premium discount is only applicable to the first year premium. First year premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
5. For premiums paid on a monthly basis, the initial premium would be the discounted premiums for the first (1st) month. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account during the second (2nd) to twelfth (12th) months.
6. The Offer is applicable to the basic plan of the Eligible Policy(ies), while the first year premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
7. The Offer will be applicable to the Plan only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Plan that an applicant would apply for.
8. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the

level of benefits (where applicable) of the basic plan must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally.

9. In case of cancellation of the policy during the cooling-off period or in any event of a premium refund, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
10. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
11. Except for the designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
12. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
13. In case of any dispute, the decision of BOC Life shall be final.
14. This promotion material is only related to the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration, policy documents and provisions.
15. The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

<Important Notes>

Other Important Notes:

- The Plan is a long-term insurance plan underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). It is not a bank deposit scheme or bank savings plan. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong (insurance agency licence no. of BOCHK is FA2855).
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.

- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not 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 Plan should be resolved directly between the insurance company and the customer.
- BOCHK and / or BOC Life reserve the right to amend, suspend or terminate the Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOCHK and / or BOC Life shall be final.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry about technical support for online application, please contact BOCHK Customer Service Hotline (852) 3669 3003. For enquiry about product and post-sales service, please contact BOC Life Customer Service Hotline (852) 2860 0688.

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

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