

Mobile Banking Gold Rush Lucky Draw Terms and Conditions:

1. The promotion period is from 2 June 2025 to 31 July 2025, both dates inclusive (the "Promotion Period").
2. Customer should meet the following conditions ("Eligible Customer") to join the Mobile Banking Gold Rush Lucky Draw ("Lucky Draw")
 - Aged 18 or above
 - Personal banking customer (not applicable to joint account customer)
 - With valid Internet and Mobile Banking account
 - Complete registration via designated mobile banking promotion page during promotion period, and complete any of the designated transaction types in the terms of clause 3 below mentioned during promotion period.

Employees of Bank of China (Hong Kong) Limited ("BOCHK") who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.

3. How to participate in the Mobile Banking Gold Rush Lucky Draw

Eligible Customer who successfully register via the designated mobile banking promotion page, and complete any of the designated transaction types via mobile banking during the promotion period, can join the lucky draw.

Designated Transaction Types include:

1.	Foreign Exchange (HK\$10,000 or above per transaction) ¹
2.	Securities Trading (Buy/Sell) ² /Precious Metals Trading (Buy/Sell) ³
3.	Bond Trading (Buy/Sell) ³ /Certificates of Deposit (CD) Trading (Buy/Sell) ³ /Fund Subscription ⁴
4.	Every HK\$200,000 increase in "Total Relationship Balance" (compared to May 2025) and maintaining a "Total Relationship Balance" of HK\$1,000,000 or above until 31 July 2025 ⁵

¹ Only applicable to (a) conversion of Hong Kong dollars into designated foreign currency, (b) conversion of designated foreign currency into Hong Kong dollars and (c) cross currency conversion. **Not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.** 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 in real time 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.

²Customer must complete securities trading (Not include odd lot trading, IPO shares subscription and Monthly Stocks Savings Plan) via single-name securities account (Not include Securities Margin Account and Family Securities Account).

³Customer must complete Bond trading or Certificated of Deposit Trading or Precious

Metals Trading (only applicable to Paper Gold Scheme) via single-name bond/ certificate of deposit/ precious metals account.

⁴Customer must complete Fund Subscription via single-name fund account (Not include Monthly Funds Savings Plan).

⁵Only applicable to Wealth Management/ Enrich Banking/ i-Free Banking service customer.

Lucky draw reward and maximum number of lucky draw chances

Reward	Quota
HK\$16,888 Cash Reward	8
40 units of The Tracker Fund of Hong Kong (Stock Code: 2800.HK) (Total worth around HK\$940) ¹	200 in total (50 per each designated transaction type)

¹The value of the stocks is estimated based on the closing price of the Hong Kong Exchanges and Clearing Limited on 26 May 2025 and is provided for reference only.

HK\$16,888 Cash Reward (“Cash Reward”): Eligible Customer can be entitled to 1 Cash Reward Lucky Draw chance for every 2 designated transactions completed via mobile banking. Each Eligible Customer can be entitled to a maximum of 30 Cash Reward Lucky Draw chance throughout the whole promotion. The whole promotion will draw 8 Cash Reward winners, each Eligible Customer can win once only in Cash Reward Lucky Draw.

The Tracker Fund of Hong Kong (40 units) (“Fund Reward”): Eligible Customer can be entitled to 1 Fund Reward Lucky Draw chance for every designated transaction completed via mobile banking. Each Eligible Customer can be entitled to a maximum of 30 Fund Reward Lucky Draw for each designated transaction type. Each designated transaction type will draw 50 Fund Reward winners, each receiving 40 units of The Tracker Fund of Hong Kong (Stock Code: 2800.HK). Each Eligible Customer can win once only in Fund Reward Lucky Draw of each designated transaction type, a maximum of 4 throughout the whole promotion. Fund Reward is not applicable to registered persons under the Securities and Futures Commission.

- BOCHK reserves the right to substitute other gifts or cash rebates for the relevant rewards without prior notice.
- The lucky draw result will be announced on BOCHK website at www.bochk.com and the latest version of BOCHK Mobile Banking, and the reward notification will be sent to winning customers on or before 31 October 2025 in accordance with the phone number maintained with BOCHK.
- Please note that the lucky draw is conducted randomly, and each reward has a specific probability depending on the number of participants. The opportunity of Eligible Customer to participate does not mean that the customer will definitely receive any reward, and there is no guarantee that the customer will win the reward if the customer reached a

certain number of transactions.

7. BOCHK will deposit the Cash Reward and/or Fund Reward into single-name Savings/Current account and/or Securities account of winning customers, and upon deposit of the Cash Reward and/or Fund Reward, notification will be sent via SMS to the valid mobile phone number of the winning customers on or before 31 October 2025 according to BOCHK's records. The Fund Reward can be traded normally once it is deposited into single-name securities account of winning customers. Winning customers can track the progress of deposit Fund Reward by checking the relevant SMS notification or checking the holding changes of their single-name securities account.
8. Winning customers should maintain valid BOCHK Savings/Current account and Internet and Mobile Banking account and/or single-name securities account throughout the Promotion Period and at the time of crediting the Cash Reward and/or Fund Reward.
9. The Cash Reward/Fund Reward cannot be transferred, returned, exchanged for other offer/gift.
- 10. Please note that transaction fees will apply to winning customers when they sell the Fund Reward including but not limited to transaction charges, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx, etc.(where applicable).**
11. BOCHK cannot guarantee or assume any responsibility for any Fund Reward that may not be distributed due to force majeure factors (including but not limited to, situation where the Fund Reward are suspended or delisted from HKEx, or where the related company fails to successfully list on HKEx).
12. The Fund Reward and related advertisements do not constitute any offer, solicitation, recommendation, opinion, or guarantee by BOCHK for any securities, financial products, or instruments. Investment involves risks, and caution should be exercised when entering the market. BOCHK has not relationship with the company corresponding to the securities. In case of any dispute, the BOCHK reserves the right of final interpretation.
13. BOCHK reserves the right to vary, modify and terminate the above lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding this lucky draw, the decision of BOCHK shall be final and binding.
14. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit Eligible Customer's eligibility to participate in the lucky draw and/ or entitlement to the Reward.
15. In the event of termination of BOCHK bank account, bad record, forfeiture of the Cash Reward and/ or Fund Reward, the Cash Reward and/ or Fund Reward will not be credited to the designated account and will be cancelled automatically forthwith.
- 16. Designated Transaction Type - "Total Relationship Balance" Terms and Conditions:**

- a. Only applicable to Wealth Management / Enrich Banking / i-Free Banking service customers (Eligible TRB Growth customers). Eligible TRB Growth customers should maintain a valid account with Wealth Management / Enrich Banking / i-Free Banking service throughout the Lucky draw promotion period and at the time when the reward is given. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- b. Eligible TRB Growth customers are required to achieve HK\$200,000 or above Total Relationship Balance Growth Amount in the promotion period (comparing the Total Relationship Balance in the promotion period to the Total Relationship Balance of May 2025) and maintain Total Relationship Balance of HK\$1,000,000 or above until 31 July 2025.
- c. Definition of "Total Relationship Balance":

Includes the monthly value of the following items under the customer's name:

 - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets¹ (including Securities², Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan³, outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds ("MPFs")⁵; and
 - (ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"⁸.
- d. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- e. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- f. The relevant calculation results shall be subject to the Bank's records.

¹The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified

Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

³ Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

(i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;

(ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

⁴ Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

⁵ Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

⁶(i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

⁷ BOC Credit Cards refer to the credit cards issued by Card Company.

⁸ Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms for the services.

General Terms:

- Before participating in the Promotion, the customer must read and abide by these terms and conditions. By participating in the Promotion, the customer acknowledges that he/she has read and agreed to all relevant terms and conditions.
- 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 the staff of BOCHK.
- The above Rewards cannot be transferred, returned, exchanged for other offer/gift.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK shall be final.
- All information and images are for reference only.
- 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.
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Banking mobile application imposed by their service providers.

- Please download BOCHK Mobile Banking mobile application from official application stores or BOCHK website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking mobile application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK Mobile Banking from time to time.
- 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 reserves the right to change, suspend or terminate the Offer or amend the terms and conditions at their sole discretion.
- In case of any disputes, the decision of BOCHK shall be final and binding on all parties concerned.
- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.
- For the registration record for "Mobile Banking Gold Rush Lucky Draw", BOCHK's system record 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.

Important Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from

the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.

- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to the manual processing of odd lot orders, there is no definite range of price difference between the odd lots and the board lots. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with a share quantity equal to or exceeding one board lot of the stock will be rejected.
- The quantity of odd lot stocks can be accumulated to reach one board lot in securities account. However, BOCHK Mobile Banking and Internet Banking do not provide the service of splitting one board lot stocks into odd lots for stocks selling.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

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.

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. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant 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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). 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 US 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 maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at the following time: Hong Kong time 09:00am – 10:00am every day and Saturday 12:30pm-5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or Hong Kong time 08:00am – 09:00am every day and Saturday 11:30am-4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

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 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.

Risk disclosure of bonds/certificates of deposit trading

Investing in bonds/certificates of deposit involves significant risks. The following risk disclosure statements are not exhaustive and do not take into account your personal circumstances not disclosed to BOCHK, you should take your own independent review and seek independent professional advice, if necessary, on whether an investment in bonds/certificates of deposit is suitable for you in light of your risk appetite, financial situation, investment experience, investment objectives and investment horizon. The above information is for reference only. This document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. The investment products or services mentioned in this document 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 customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment maybe the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice. 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, customers should consider their own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant offering documents for details. Customers should seek advice from independent financial adviser.

Risk of bonds/certificates of deposit trading

The prices of bonds/certificates of deposit fluctuate, sometimes dramatically. The price of a bond/certificate of deposit 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 bonds/certificates of deposit

Important Note of Precious Metals:

The market in precious metals is volatile and a substantial loss may be incurred from transacting in them. Due to the fluctuating nature of the precious metals markets, their prices may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

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.