

Terms and conditions:

Selected customers enjoy HK Stocks, A Shares and US Stocks \$0 brokerage fee offer for each of the first 3 buying transactions

- The promotion period is from 24 July 2024 until 30 September 2024 (both dates inclusive) ("Promotion Period")
- The offer is only applicable to personal customers who meet ALL the following criteria during the promotion period ("Selected Customers")
 - a. Received this promotion material and maintain sole name securities accounts with Bank of China (Hong Kong) Limited ("BOCHK") and
 - b. First to use Upgraded "BeLeaf" via BOCHK Mobile Banking from 28 July to 30 September 2024 and
 - c. During promotion period, selected Customers who conduct buying transactions of local securities listed on the Hong Kong Exchanges and Clearing Limited ("HKEx") and settled in HKD or RMB (excluding Monthly Stocks Savings Plan and IPO subscription), or securities listed on Shanghai Stock Exchange ("SSE"), or Shenzhen Stock Exchange ("SZSE") and settled in RMB, or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through BOCHK Internet Banking, Mobile Banking, Automated Stock Trading Hotline or Manned Investment Trading Hotline of BOCHK. First 3 securities buying transactions (exclude Monthly Stocks Savings Plan and IPO subscription)("Eligible Transaction") of Hong Kong stocks, A shares and US stocks are entitled to brokerage fee reduction ("Brokerage Fee Reduction").
- Each selected customer can enjoy the first 3 Eligible Transactions reduction in Hong Kong stocks, A shares and US stocks respectively. If selected customer holds more than one sole-name securities account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China, United State).
- The first 3 eligible transactions are 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.
- Each Selected Customer can only enjoy this offer once during the promotion period, and this offer is only applicable to individual customers who hold sole name securities accounts. The transaction amount and brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. The relevant transaction amount is subject to the records of BOCHK.
- Selected Customers should pay the brokerage fee of Eligible Transactions first. The brokerage fee reduction amount will be credited to the settlement account on or before 31 December 2024. The maximum brokerage fee reduction is HK\$9,888. Eligible Customers should maintain valid securities account and settlement account when the brokerage fee reduction amount is credited by BOCHK, otherwise the above offer will be forfeited.
- Other transaction fees still apply for Eligible Customers. These include, 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 HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.

General terms:

- The above offers are 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.

Disclaimers:

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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

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 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 regular 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 Mondays to Saturdays 12:00pm – 12:30pm.

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 – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (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.