“Digital Wealth FX Travel Rewards” terms and conditions:

1. The promotion period is from 27 July 2026 to 6 September 2026, both dates inclusive (the “Promotion Period”).
2. The promotion is only applicable to the customer who meet the following conditions (“Eligible Customer”):
   - Aged 18 or above; and
   - Personal banking customer (not applicable to joint account customer); and
   - With valid Internet and Mobile Banking account; and
   - With valid HKD Savings/Current account; and
   - With valid Multi-Currency account

   Employees of BOCHK who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.
3. **How to Participate**

   Eligible customer must register via the designated campaign page under “LiveReward” on BOCHK Mobile Banking during the promotion period, and can be automatically entitled to 1 lucky draw chance (up to 30 chances) for every designated transaction completed via Mobile Banking to win the Lucky Draw Rewards.

   Designated Transaction:

Foreign Exchange[1,2]	Fund Subscription[3]
Stocks Buy/Sell[4]	Equity Linked Investment[5]
Bond/ Certificate of Deposit Buy/Sell[5]	Precious Metals Buy/Sell[5]
Successfully Apply and Drawdown Personal Loan[6]	Credit Card Cash Installment[7]
Successfully Apply for BOC Mastercard® Debit Card[8]	

1. Only applicable to Eligible Customer who conducted HKD1,000 (or equivalent) in foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking (“Eligible Trading Channels”) during the Promotion Period.
2. 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”). Foreign Currency Exchange is 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 any calculation method of transaction amount at its sole discretion.
3. Only applicable to Fund Subscription transaction reached HKD 1,000 or above with account in sole name via mobile banking. Not applicable to Funds Switching and Monthly Funds Savings Plan.
4. Only applicable to Stocks Buy/Sell reached HKD 1,000 or above. Not applicable to IPO Shares Subscription and Monthly Stock Savings Plan.
5. Only applicable to Equity Linked Investment/Bond//Certificate of Deposit Buy/Sell/Precious Metals Buy/Sell reached HKD 1,000 or above with account in sole name via mobile banking.
6. Applicable to successful application and drawdown of designated BOC Express Cash Instalment Loan (including Instalment Loan, Loan Top up, Balance Transfer, Balance Transfer Top up or Green Personal Loan), regardless of the application amount or repayment term.
7. Applies to BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, BOC Credit Cards issued in the mainland and Macau.
8. Only applicable to customers who have not applied for BOC Mastercard® Debit Card on or before 26 July 2026. Each customer can complete this once during the promotion period.

4. Winners will be randomly drawn by a computer system of BOCHK from all Eligible Customers (the "Lucky Draw Eligible Winner"). The Lucky Draw Reward will be credited to their Multi-Currency/RMB Account or HKD Savings/Current Account. BOCHK will determine the eligibility of each transaction by matching the customer's transaction records held by BOCHK. The Lucky Draw Reward details are as follows:

Lucky Draw Reward	**Quota**	**Date of crediting the Reward**
CNY 10,000	2	On or before 30 November 2026
USD 200	10	
JPY 10,000	80	
HKD 100	200	

5. The lucky draw result will be announced on BOCHK website at www.bochk.com and the latest version of BOCHK Mobile Banking on or before 30 November 2026.
6. Lucky Draw Eligible Winners should maintain valid BOCHK Multi-Currency Account, HKD Savings/Current account and Internet and Mobile Banking account throughout the Promotion Period and at the time of crediting the Lucky Draw Reward. Otherwise, the Reward will be forfeited and no replacement reward will be offered.
7. Please note that the lucky draw is conducted randomly, and each Reward has a specific probability depending on the number of participants. The opportunity for Lucky Draw 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 Lucky Draw Reward if the customer reached a certain number of transactions.
8. If the Reward cannot be credited to the account due to account status, the Reward will be forfeited.
9. 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.
10. Any fraudulent, unauthorised, cancelled or refunded transactions will not be deemed as eligible transactions, and will not qualify for the promotion.
11. The Rewards cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.
12. 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.
13. 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.
14. For the registration record for "Digital Wealth FX Travel Rewards" and application record for BOC Mastercard® Debit Card, BOCHK's system record shall prevail.
15. BOC Express Cash Instalment Loan is subject to the relevant terms and conditions. For details, please visit the BOCHK Mobile Banking (Menu > Loan > Apply Instalment Loan/ Apply Balance Transfer), the BOCHK website www.bochk.com (Home page > Loans > BOC Express Cash Instalment Loan) or consult a BOCHK branch staff member.

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 Cash Reward 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.
- 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.
- 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.

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

Risk disclosure:

The following risk disclosure statements are not exhaustive and do not take into account your personal circumstances not disclosed to Bank of China (Hong Kong) Limited, 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 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).

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 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 certain time.

For HK stocks, A shares and US stocks trading service hours and system maintenance time, please login to Mobile Banking (click "Menu" > "Settings" > "FAQ" > "Securities and Securities Margin Service") or login to Internet Banking (click "Investment" > "HK Securities" / "A Shares Securities" / "US Securities" > "Help") for details.

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 ad 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 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.

Key Risk Disclosures

Investment risk: The prices of bonds/certificates of deposit may go up and down and may be volatile. The bonds/certificates of deposit may even become worthless. Buying and selling bonds/certificates of deposit may not necessarily result in any profit, and may sometimes result in loss.

Issuer / Guarantor credit risk: The return on bonds/certificates of deposit is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.

To be distinguished from savings or time deposits: The bonds/certificates of deposit are an investment product and are not equivalent to a time deposit, and are unsecured and are not guaranteed (if there is no guarantor). The bonds/certificates of deposit are not protected deposits under the Deposit Protection Scheme in Hong Kong. The bonds/certificates of deposit are not principal-protected. The investment in bonds/certificates of deposit involve risks not associated with regular bank deposits and should not be regarded as a substitute for regular savings or time deposit.

Not covered by the Investor Compensation Fund: The bonds/certificates of deposit are not covered by the Investor Compensation Fund.

Interest rate risk: Changes in interest rates may have a significant impact on the market price of the bonds/certificates of deposit. For example, bond/certificate of deposit prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the bonds/certificates of deposit if you sell the bonds/certificates of deposit before the final maturity date.

Currency risk: For bonds/certificates of deposit not denominated in your home currency, if the currency in which the bonds/certificates of deposit are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return.

Tenor risk: The bonds/certificates of deposit have a specified investment period. The longer the investment period of the bonds/certificates of deposit, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the bond/certificate of deposit value during the investment period. Your actual return (if any) may be substantially lower than expected and you may even suffer losses

Liquidity risk: The bonds/certificates of deposit are designed to be held to maturity and there may be no active secondary market quotations for the bonds/certificates of deposit. If you try to sell your bonds/certificates of deposit before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested. You may suffer a loss if you sell your bonds/certificates of deposit before maturity.

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.

Emerging Market Risk: Investing in emerging markets involves certain risks and special considerations not typically associated with investing in other more established economies or securities markets. Such emerging markets may lack the social, political or economic stability. Exposure to these markets may entail more volatility than investments in more established markets. (Applicable for RMB Bonds/Certificates of Deposit)

Other risks: There may be other risks associated with the investment of each particular bond/certificate of deposit which are not mentioned above, please refer to each individual Term Sheet for details.

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.

Important notes:
The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. Investment involves risks. Please refer to the relevant product offering documents for further details including risk factor. 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.

Equity Linked Products ("ELI") Important Risk Warnings

"Equity-Linked Investments" ("ELI") has been authorized by the Securities and Futures Commission ("SFC"). However, the SFC's authorization does not imply its endorsement or recommendation of this Product referred to in the Offering Documents nor does it imply that SFC guarantees the commercial merits of this Product or its performance. ELI is unlisted structured investment products embedded with derivatives.

ELI are complex products. You should exercise caution in relation to ELI.

Derivatives: Derivatives have a high degree of price variability and are subject to occasional rapid and substantial changes. Compared to conventional securities, derivatives can be more sensitive to changes in interest rates or to sudden fluctuations in market prices due to both the low margin deposits required, and the extremely high degree of leverage involved in derivative products.

Investment risk: The prices of ELI may go up and down and may be volatile. The ELI are also subject to the risk of vulnerability to economic cycles. The performance of the underling(s) might adversely affect the payout. In extreme cases, the ELI may even become worthless. Buying and selling ELI may not necessarily result in any profit, and may sometimes result in loss.

No principal protection: Unless otherwise specified, ELI are not principal protected and you may receive the underlying stock instead of your investment capital upon maturity of the ELI. You are therefore exposed to the risks factor associated with the specific industry of the underlying stock(s). The value of such stock may be substantially lower than your investment capital You may therefore suffer a loss or a substantial loss in your investment in ELI.

Worst of basket: When the ELI are linked to a basket of underlying stocks in a "worst of basket" structure, the payout (in terms of yield/coupon, Early/Final Redemption) might be dependent on the worst performing asset/stock. You are obliged to buy at the strike price the worst-performing stock in the basket, if the final price of the worst-performing stock is below the strike price.

Not the same as investments in the underlying stock: You have no rights in relation to the underlying stock to which payments under the ELI are linked, such as rights to receive dividends or voting rights in respect of stock in the equity issuer. Where ELI are to be redeemed by physical delivery of stock or debt obligations of an equity issuer you will not receive any rights as a holder of such stock or obligations until such time as they are delivered to you.

Credit and insolvency risk of the issuer: The ELI constitute the Issuer's direct, unsubordinated and unsecured obligations and rank and will rank (subject to certain statutory exceptions) equally with all its other unsecured obligations (other than subordinated obligations, if any) from time to time outstanding. The ELI is subject to the risk of the issuer and guarantor, as applicable and no other companies. ELI is subject to the risk of the issuer defaulting on its obligations. The credit ratings of the issuer assigned by the credit agencies do not guarantee the creditworthiness of the issuer. Should the Issuer become insolvent or go into liquidation or default on its obligations, you will be ranked as an unsecured creditor of the issuer and may lose your entire investment, regardless of the movements in the underlying exchange rate or the terms of ELI.

Issuer's early termination risk: The issuer may terminate the ELI prior to their maturity for various reasons pursuant to the terms and conditions of the ELI, including taxation reasons, illegality or events beyond the control. If the issuer terminates the ELI early, the issuer will, if and to the extent permitted by applicable law, pay a holder of the ELI such amount as it determines to be the then fair market value of the ELI, taking into account, without limitation (i) the cost to the Issuer of unwinding any related underlying hedging arrangements; (ii) any replacement liquidity costs and/or (iii) any other appropriate costs. Therefore, the amount payable to you (if any) on such early termination may be substantially less than your original investment. You will bear re-investment risk that the prevailing market conditions may have changed and may hinder you from making any further investment under similar terms.

Be distinguished from savings or time deposits: ELI is an investment product and is not equivalent to a time deposit, and is unsecured and is not guaranteed (unless there is guarantor). ELI is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in ELI involves risks not associated with regular bank deposit and should not be regarded as a substitute for regular savings or time deposit.

Liquidity risk: ELI are designed to be held to maturity and there may be no active secondary market quotations for them. If you try to sell the ELI, you may not be able to find a buyer, or the sale price may be much lower than the cost you invested. You may suffer a loss if you sell your ELI before maturity.

Currency risk: If ELI is not denominated in your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the ELI.

Maximum loss upon BOCHK's default or insolvency. ELI constitute general, unsecured and unsubordinated contractual obligations of BOCHK and of no other person (including the ultimate holding company of our group, BOCHK. If you purchase ELI, you are relying upon the creditworthiness of Bank of China (Hong Kong) Limited and have no rights under the terms and conditions of ELI against the issuer(s) of the linked stock(s). In the worst case scenario, **you could lose all of your investment.**
BOCHK is not the ultimate holding company of the group to which we belong and with which our name is

identified. The ultimate holding company of our group is Bank of China Limited which does not guarantee the performance of our obligations under ELI.

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.