

Mobile Banking “Fun Fun” Rewards Terms and Conditions:

1. The promotion period is from 18 November 2024 to 19 January 2025, both dates inclusive (the “Promotion Period”).
2. During the Promotion Period, customer who successfully register via the designated mobile banking promotion page (the “Eligible Customer”) can join “Mobile Banking Gift Point Lucky Draw” and “BOC Mastercard® Debit Card Application Cash Reward”.

Mobile Banking Gift Point Lucky Draw (“Gift Point Lucky Draw”) Terms and Conditions:

1. Eligible Customer must meet the following conditions to participate in the Gift Point Lucky Draw:
 - Aged 18 or above
 - Personal banking customer (not applicable to joint account customer)
 - With valid Credit Card account or HKD Savings/Current account
 - With valid Internet and Mobile Banking account

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

2. How to participate in the Gift Point Lucky Draw

Eligible Customer who successfully register via the designated mobile banking promotion page, and complete any designated mission during the promotion period, can get the lucky draw chance (the “Lucky Draw Eligible Customer”) to win reward.

Maximum number of lucky draw chances

Lucky Draw Eligible Customer can enjoy up to 30 lucky draw chances by completing the designated missions, and can only win once in the Promotion Period.

Designated Missions	Lucky Draw Chances
Login to Mobile Banking*	1 time
QR Cash*	
Use “BeLeaf”*	
Bill Payment (HK\$100 or above per transaction)	
Remittance (“BOC Remittance Plus”/ “Remittance to Greater Bay Area”)	
Successfully apply for BOC Mastercard® Debit Card#	2 times
First-time enable Account Alert#	

Securities Trading^	5 times
Travel Insurance Enrolment	
Fund Subscription^	
Bonds Trading	
Precious Metals Trading (Paper Gold Scheme only)	

* At most one entry is awarded for the completion in each month. Maximum of three entries during the promotion period.

#Only applicable to customer who did not complete the mission on or before 17 November 2024

^Not include IPO Shares Subscription, Odd Lot Trading, Monthly Stocks Savings Plan and Monthly Funds Savings Plan

- Winners will be randomly drawn by a computer system of BOCHK from all the Lucky Draw Eligible Customers (the "Lucky Draw Eligible Winner"). If the winner has valid credit card account, the Lucky Draw Reward will be credited to the eligible credit card account in the form of Gift Points. Otherwise, the Lucky Draw Reward will be credited to the eligible HKD Savings/Current account in the form of cash (based on the calculation of 250 Gift Points equivalent to HK\$1). 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:

Reward	Quota	Date of crediting the Lucky Draw Reward
1,500,000 BOC Credit Card Gift Points (HK\$6,000)	5	On or before 30 April 2025
300,000 BOC Credit Card Gift Points (HK\$1,200)	20	
80,000 BOC Credit Card Gift Points (HK\$320)	200	
30,000 BOC Credit Card Gift Points (HK\$120)	350	

- The results of the lucky draw will be announced on BOCHK's website at www.bochk.com and the BOCHK mobile banking. The Lucky Draw Reward notification will be sent to customers on or before 30 April 2025 in accordance with the phone number maintained with BOCHK.
- Throughout the Promotion Period and at the time of crediting the Lucky Draw Reward, Lucky Draw Eligible Winners must hold a valid BOCHK Savings/Current

account or Credit Card account and Internet and Mobile Banking account. **Lucky Draw Reward Eligible Winner must maintain the “Account Alert” activation status if completed the relevant mission. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.**

6. In the event of termination of BOCHK bank account, bad record, forfeiture of the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.
7. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Lucky Draw.
8. The Lucky Draw Rewards cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.

BOC Mastercard® Debit Card Application Cash Reward Terms and Conditions:

1. Eligible Customer must meet the following conditions to participate in the BOC Mastercard® Debit Card Application Cash Reward:
 - Aged 18 or above
 - Personal banking customer (not applicable to joint account customer)
 - Private Wealth/Wealth Management Customer
 - Successfully apply for Principle Card of BOC Mastercard® Debit Card (“BOC Debit Card”) and with valid HKD Savings/Current account
 - With valid Internet and Mobile Banking account
2. Eligible Customer who successfully register via the designated mobile banking promotion page, and apply for BOC Debit Card during the promotion period, can be entitled to the share of HK\$160,000 Cash Reward (“Cash Reward”).
3. Each Eligible Customer will be able to enjoy the Cash Reward once during the Promotion Period. The amount of HK\$160,000 Cash Reward to be shared will be divided by the number of Eligible Customers and rounded to the nearest whole number. The amount of cash reward to be shared is determined by the computer record of BOCHK.
4. The amount of Cash Reward will be credited to each Eligible Customer’s HKD Savings/Current account on or before 30 April 2025.
5. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the designated promotion page is only for reference and cannot be taken as confirmation of the final result. BOCHK will determine the eligibility of customers for the reward based on whether they meet the conditions of Clause 1 above. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.

6. Throughout the Promotion Period and at the time of crediting the Cash Reward, Eligible Customer must hold a valid BOC Debit Card and BOCHK Savings/Current account and Internet and Mobile Banking account. Otherwise, the Lucky Draw Reward will be forfeited.
7. In the event of termination of BOCHK bank account, bad record, forfeiture of the Cash Reward, the Cash Reward will not be credited to the designated account and will be cancelled automatically forthwith.
8. The Cash Reward cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.

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/and or the Card Company.
- 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 and/ or the Card Company reserve 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 and/ or the Card Company 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 Fun Fun Reward”, BOCHK’s system record shall prevail.

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

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.

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. 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).

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.

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.

Major Exclusions of “Universal Smart Travel Insurance Plan” (For more details and full exclusions, please refer to the policy)

- Any circumstances that exists or is known to exist at the time the policy was purchased, pre-existing sickness or physical defects, war, civil commotion, act of terrorism (except as otherwise specified), nuclear fission, nuclear fusion or radioactive contamination, professional sports, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, travelling for the purpose of study outside Hong

Kong (except Student Short-term Study Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone (except Enhanced Benefit).

Important Notes of “Universal Smart Travel Insurance Plan”:

- The Plan and the supplementary rider(s) (if any) are underwritten by 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 ("Hong Kong").
- The Bank of China (Hong Kong) Limited ("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 Plan and the supplementary rider(s) (if any) is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the Plan. The Plan is product of BOCG Insurance but not BOCHK.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Plan, 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 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 Plan and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.

- The Plan 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 Plan 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.