

Terms and conditions:

1. The promotion period is from 30 July to 31 August 2024, both dates inclusive (the "Promotion Period").
2. The offer is only applicable to the selected customers who receive the invitation via email or SMS or Mobile Banking banner from Bank of China (Hong Kong) Limited ("BOCHK") ("Selected Customers").
3. During the promotion period, selected customers who successfully complete the Designated Mission below via BOCHK Mobile Banking (name: BOCHK 中銀香港) ("Eligible Selected Customers") will be entitled to up to HK\$100 BoC Pay Designated Merchant Coupon ("Coupon").

Type	Designated Mission	Reward (BoC Pay Coupon)
A	Login to Mobile Banking	HK\$20
B	Use "QR Cash"/ Newly Register "FPS"/ Newly Activate "Mobile Token"	HK\$30
C	Securities Trading/ Foreign Exchange/ Fund Subscription/ Time Deposit	HK\$50

4. Only those Designated Missions executed successfully will be regarded as completed Designated Missions, and the successful execution date of Designated Mission will be regarded as the transaction date. The details of completed Designated Missions and the related transaction dates are as follows:
 - a. Login to Mobile Banking: During the Promotion Period, Eligible Selected Customer should successfully login to BOCHK Mobile Banking.
 - b. QR Cash: During the Promotion Period, Eligible Selected Customer should successfully withdraw cash by setting up withdrawal instruction via BOCHK Mobile Banking "QR Cash" function.
 - c. Newly Register "FPS"/ Activate "Mobile Token": Only applicable to the customer who did not register or activate relevant service on or before 26 July 2024. Eligible Selected Customer should complete the first-time registration of "FPS"/ activation of "Mobile Token", and maintain the registration or activation status before crediting the reward.
 - d. Securities Trading: Eligible Selected Customers should successfully conduct buying/selling transactions of securities listed on Hong Kong Exchanges and Clearing Limited ("HKEX") and settled in HKD or RMB (Exclude Monthly Stocks Saving Plan and IPO subscription) or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") or securities listed on SSE or SZSE or securities listed on New York Stock Exchange(NYSE), NASDAQ or NYSE Amex Equities Market and settled in

USD via BOCHK Mobile Banking (Designated Transaction Channel) during the Promotion Period. (Not applicable to Monthly Stocks Savings Plan and IPO subscription)

- e. Foreign Currency Exchange: Eligible Selected Customers should have successfully conducted currency exchange transactions through BOCHK Mobile Banking through the HKD/Multi Currency/RMB account in sole name during the Promotion Period (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), and each transaction amount should be reached HK\$1,000 or above (HKD equivalent). BOCHK reserves the right to amend any method of calculating relevant transaction amounts.
 - f. Fund Subscription: Only applicable to the Selected Customer who hold the Fund Account in sole name during the Promotion Period. Eligible Selected Customer should perform investment funds subscription (excluding Funds Switching and Monthly Funds Savings Plan) through BOCHK Mobile Banking during the promotion period, and are required to fully pay the subscription fee at the time of performing related investment funds transactions.
 - g. Time Deposit: Eligible Selected Customer should have successfully placed a 7 days or above Time Deposit through BOCHK Mobile Banking during the Promotion Period.
- 5. Coupon is only applicable to the first 3,000 Eligible Selected Customers who successfully complete the Designated Missions in each type during the Promotion Period.
 - 6. Each Eligible Selected Customer will be entitled to Coupon once only by completing each type of Designated Mission.
 - 7. Coupon will be issued to “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Designated Customer on or before 31 October 2024. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by Bank of China (Hong Kong) Limited (“BOCHK”) and/ or BOC Credit Card (International) Ltd (the “Card Company”).
 - 8. Throughout the Promotion Period and at the time of issuing the Coupon, the Eligible Selected Customer’s BoC Pay Account and Smart Account and/or Payment Account and/or Credit Card Account must be valid, in good standing and are bound with BoC Pay. The Eligible Selected Customer must hold a valid BOCHK Saving/ Current, Internet/ Mobile Banking Account and bind to the BoC Pay app with Smart Account. **Eligible Selected Customer must maintain the “FPS” registration / “Mobile Token” activation status if completed the relevant**

mission. Otherwise, the Coupon will be forfeited and no replacement reward will be offered.

9. In the event of termination of the relevant account(s), bad record, or forfeiture of the Coupon, the Coupon will not be issued and will be cancelled automatically forthwith.
10. The completion of Designated Mission is subject to BOCHK record. In the event of any discrepancies between the customer's information and the records of BOCHK, the records of BOCHK shall prevail.
11. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Promotion.
12. The Coupon cannot be transferred, returned, exchanged for other offer/gift, and are also not for sale.

HK\$50/ HK\$30/ HK\$20 BoC Pay Designated Merchant Coupon ("Coupon") Terms and Conditions:

1. The Coupons are only applicable at the Hong Kong physical outlets of TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the "Designated Merchants").
2. The Eligible Selected Customer who receives the HK\$50/HK\$30/HK\$20 Coupon can get a HK\$50/HK\$30/HK\$20 discount upon single net spending of HK\$51/HK\$31/HK\$21 or above at the Designated Merchants, by scanning the QR code on the HK\$50/HK\$30/HK\$20 BoC Pay Coupon.
3. The Eligible Selected Customer must use the Coupon within the validity period shown on the Coupon, and only one Coupon can be used per transaction. The Coupon is valid from the issue date to 31 December 2024.
4. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
5. The Eligible Selected Customer must state the intention to pay with BoC Pay and click to use the Coupon before payment.
6. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
7. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
8. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated

by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.

General Terms:

- 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.
- BOCHK reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
- The above Offer is subject to the transaction record of BOCHK. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.
- 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.
- All information and images are for reference only.
- The Customer is responsible for the data charges of using and/or downloading the BOCHK Mobile Banking and/or BoC Pay imposed by their service providers.
- Please download BOCHK Mobile Banking and/or BoC Pay from the official app stores or BOCHK official website, and ensure the search wording is correct.
- By using the BOCHK Mobile Banking and/or BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- BoC Pay 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.
- No person other than the customer and BOCHK and/or the Company 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.
- BOCHK and/or the Card Company 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 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.
- In case of any dispute, the decision of BOCHK and/or the Card Company shall be

final.

- 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!

SVF License Number: SVFB072

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 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. 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.

Risk Disclosure 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 disclosure 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.

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).

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 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, 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.

This promotional material is for reference only, and does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase, subscription or sale of any investment product or service.

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 promotional material is issued by BOCHK, and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.