

Mobile Banking “Smart” Wealth Reward Terms and Conditions:

1. The promotion period is from 7 November 2025 to 12 December 2025, both dates inclusive (the “Promotion Period”).
2. During the Promotion Period, customer who successfully register via Mobile Banking designated promotion registration page can join “Smart” Wealth Lucky Draw and “Smart” Wealth Cash Reward.

“Smart” Wealth Lucky Draw (“Lucky Draw”) Terms and Conditions:

1. Lucky Draw is only applicable to the customer who meet the following conditions (the “Eligible Customer”):
 - Aged 18 or above; and
 - Personal banking customer (not applicable to joint account customer); and
 - With valid Internet and Mobile Banking account

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.

2. How to participate in the Lucky Draw

Eligible Customer who successfully register via the designated BOCHK mobile banking promotion page, and complete any 1 of the designated transaction during the promotion period, can get 1 lucky draw chance (the “Lucky Draw Eligible Customer”) to win the lucky draw reward.

Maximum number of lucky draw chances

Lucky Draw Eligible Customer can enjoy up to 30 lucky draw chances by completing the designated transactions via mobile banking during the Promotion Period, and can only win once.

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| 1. | Foreign Exchange (Equivalent to HK\$1,000 or above per transaction) ¹ |
| 2. | Bond/Certificates of Deposit (CD) trading (Buy/Sell) ² |
| 3. | Fund Subscription ³ |
| 4. | Complete Questionnaire on Investment Preference (QIP) ⁴ |
| 5. | Newly activate mobile token ⁵ |
| 6. | Newly set up username ⁵ |

¹The amount of foreign exchange must be equivalent to HK\$1,000 or above per transaction. Only applicable to foreign exchange transactions conducted through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion.

²Customer must complete Bond trading or Certificated of Deposit Trading via single-name bond/certificate of deposit account.

³Customer must complete lump sum Fund Subscription via single-name fund account (Not include Monthly Funds Savings Plan/ Funds Switching).

⁴Only be counted once and get 1 lucky draw chance during the entire promotion period.

⁵Only applicable to the customer who did not complete the relevant setting on or before 6 November 2025.

3. Winners will be randomly drawn by a computer system of BOCHK from all Lucky Draw Eligible Customers (the “Lucky Draw Eligible Winner”). The Lucky Draw Reward will be credited to the customer’s 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:

| Reward | | Quota | Date of crediting the Reward |
|--------------|-------------|-------------|-------------------------------|
| Grand Prize | HK\$200,000 | 1 winner | On or before 28 February 2026 |
| Second Prize | HK\$1,000 | 5 winners | |
| Third Prize | HK\$500 | 50 winners | |
| Forth Prize | HK\$100 | 500 winners | |

4. BOCHK reserves the right to substitute other gifts for the relevant rewards without prior notice.
5. 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 Lucky Draw Eligible Winners on or before 28 February 2026 in accordance with the phone number maintained with BOCHK.
6. 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 Reward if the customer reached a certain number of transactions.
7. Lucky Draw Eligible Winners should maintain valid BOCHK Savings/Current account and Internet and Mobile Banking account throughout the Promotion Period and at the time of crediting the Lucky Draw Reward. **Lucky Draw Eligible Winner must maintain the “Mobile Token” activation status if completed the relevant mission. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.**
8. 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.
9. 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.
10. 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.

“Smart” Wealth Cash Reward (the “Cash Reward”) Terms and Condition:

1. Reward Promotion is only applicable to the customer who meet following conditions:
 - Aged 18 or above; and
 - Personal banking customer (not applicable to joint account customer); and
 - With valid Internet and Mobile Banking account; and
 - Complete registration via designated mobile banking promotion page during promotion period
2. The first 3,000 customers who meet the above conditions and complete 2 or more different designated transactions can be the eligible customer (the “Eligible Customer”). Each Eligible Customer could get at least HK\$100 cash reward. (The total cash reward of HK\$300,000 will be evenly distributed among up to 3,000 eligible customers).

3. Each Eligible Customer will be able to enjoy the Cash Reward once during the Promotion Period. Cash Reward will be awarded in whole numbers, and amounts less than HK\$1 will not be counted. The amount of cash reward 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 28 February 2026.
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 BOCHK Savings/Current account and Internet and Mobile Banking account. **Eligible Customer must maintain the "Mobile Token" activation status if completed the relevant mission. Otherwise, the Cash Reward will be forfeited and no replacement reward will be offered.**
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.
- 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 “Smart” Wealth Reward”, 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.

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.

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.

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

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.

Key Risk Disclosures

1. **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.
2. **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.
3. **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.

4. **Not covered by the Investor Compensation Fund:** The bonds/certificates of deposit are not covered by the Investor Compensation Fund.
5. **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.
6. **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.
7. **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.
8. **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.
9. **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.
(Only applicable to Individual Customers) 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.
(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.
10. **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)
11. **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.