

Terms and conditions:

1. The promotion period is from 18 March 2026 00:00 to 30 April 2026 23:59, 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 each of designated missions below via mobile banking will be entitled to the following reward, up to maximum of HK\$80 Cash Reward (“Cash Reward”) in total.

	Designated Mission	Reward (HK\$)
i	Login to mobile banking	HK\$10
ii	Bill Payment [#]	HK\$10
iii	Foreign Exchange [#]	HK\$20
iv	Enable Mobile Token [*]	HK\$20
v	Enable Transaction and Authentication Notification [*]	HK\$20

[#]Equivalent to HK\$1,000 or above per transaction

^{*}Only applicable to the customer who did not enable the services on or before 17 March 2026.

4. Each designated mission can be completed once only. Each mission has a quota of 5,000. First-come, first-served, until quotas are filled.
5. The Cash Reward will be credited directly to the Eligible Selected Customers’ BOCHK Hong Kong dollar savings/current account on or before 31 July 2026. If the customer holds more than one Hong Kong dollar savings/current account, the Cash Reward will be credited to the set settlement account. If the Cash Reward cannot be credited to the account due to account status, the Cash Reward will be forfeited.
6. Throughout the Promotion Period and at the time of crediting the Cash Reward, Eligible Selected Customer’s BOCHK savings/current account and Internet and Mobile Banking account must be valid. **Eligible Selected Customer must maintain the enabling status if completed the newly enable transaction and authentication notification or mobile token 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.

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.
- In case of any disputes, the decision of BOCHK shall be final and binding on all parties concerned.
- The quota of Cash Reward is limited and available on a first-come-first-served basis. The order of the Cash Rewards shall be determined based on BOCHK's records.
- 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.
- 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.

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.

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.