

**Terms and Conditions:**

**Mobile Banking Transaction Lucky Draw:**

- The promotion period is split into 5 phases (“Mobile Banking Transaction Lucky Draw Promotion Period”), both dates inclusive.

Promotion Period	Date
Phase 1	14 October 2019 – 31 October 2019
Phase 2	1 November 2019 – 15 November 2019
Phase 3	16 November 2019 – 30 November 2019
Phase 4	1 December 2019 – 15 December 2019
Phase 5	16 December 2019 – 31 December 2019

- During Mobile Banking Transaction Lucky Draw Promotion Period, customers complete any designated transaction\* via mobile banking and/or Mortgage Expert at or before Hong Kong time 11:59pm on the last day of each promotion period (“i.e. 31 October 2019, 15 November 2019, 30 November 2019, 15 December 2019 and 31 December 2019”) will be entitled lucky draw chance(s) to win Tablet, Smartphone or Smartwatch.

**Designated Transactions include:**

Designated Transaction*	Transaction Channel (Mobile App)	Lucky Draw Chance for each promotion period
Securities Trading	BOCHK Mobile Banking	Lucky draw chance entitled for each transactions completed with no maximum limit
Lump sum subscription of investment funds		
Foreign Currency Exchange		
Remittance		
Insurance**		
“FPS” Transfer ***		
Personal Loan application submission	Mortgage Expert	At most 1 lucky draw chance entitled
Mortgage application submission		

\* Scheduled Transaction, Monthly Stocks Savings Plan, eIPO are excluded.

\*\* Include Saving Insurance, Greater Bay Area Insurance, Travel Insurance, Voluntary Health Insurance Scheme and Personal Accident Comprehensive Protection Plan, and **only transactions conducted after login to BOCHK Mobile Banking will be counted.**

\*\*\* Need to set BOCHK account as FPS Default Account and transfer via entering mobile phone number/ email address/ FPS ID

- Only those Designated Transactions executed successfully will be regarded as completed Designated Transactions**, and the successful execution date of Designated Transaction according to BOCHK’s system record will be regarded as the transaction date. The details of completed Designated Transactions and the related transaction dates are as follows:

➤ **Securities Trading:** Securities trade day is the day that a customer who has successfully conducted buying/selling transactions of securities listed on Hong Kong Exchanges and Clearing (“HKEx”) and settled in HKD or RMB (Exclude Monthly Stocks Savings 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 through BOCHK sole-name securities accounts, sole-name securities margin accounts or sole-name family securities accounts during the Mobile Banking Transaction Lucky Draw Promotion Period. The successful execution date of securities will be regarded as the transaction date. Customer should hold a valid securities accounts, securities margin accounts or family securities accounts

during the Mobile Banking Transaction Lucky Draw Promotion Period and at the moment when the cash reward or Mobile Banking Transaction Lucky Draw Reward is offered.

- **Lump sum subscription of investment funds:** Eligible Customer should subscribe funds in a lump sum amount in sole name and fully settle the subscription fee at the time of subscription via BOCHK Mobile Banking during the Mobile Banking Transaction Lucky Draw Promotion Period.
- **Foreign Currency Exchange:** Eligible Customers should have successfully conducted any currency exchange transactions through BOCHK Mobile Banking during the Mobile Banking Transaction Lucky Draw Promotion Period. (Not applicable to foreign currency banknote exchange).
- **Remittance:** Eligible Customer should have successfully conducted Telegraphic Transfer/ BOC Remittance Plus/ Remittance to Greater Bay Area through BOCHK Mobile Banking during Mobile Banking Transaction Lucky Draw Promotion Period. (Not applicable to the Schedule Remittance Transaction).
- **Insurance:** Eligible Customer should have successfully applied Saving Insurance, Greater Bay Area Insurance, Travel Insurance, Voluntary Health Insurance Scheme or Personal Accident Comprehensive Protection Plan after login to BOCHK Mobile Banking during Mobile Banking Transaction Lucky Draw Promotion Period.
- **“FPS” Transfer:** Eligible Customers should have successfully registered BOCHK account as FPS Default Account and conducted third person transfer through BOCHK Mobile Banking by mobile phone number/ email address/ FPS ID.
- **Personal Loan application submission:** Eligible Customer should have successfully submitted personal loan application through BOCHK Mobile Banking during Mobile Banking Transaction Lucky Draw Promotion Period.
- **Mortgage application submission:** Eligible Customer should have successfully submitted mortgage application through Mortgage Expert during Mobile Banking Transaction Lucky Draw Promotion Period.

#### **Tablet, Smartphone and Smartwatch**

- There will be 5,10,15 winners for Tablet, Smartphone and Smartwatch (“Mobile Banking Transaction Lucky Draw Reward”) respectively.
- Each Mobile Banking Transaction Reward Eligible Customer will only be entitled to the Mobile Banking Transaction Reward once (“Mobile Banking Transaction Lucky Draw Reward Winner”).
- Mobile Banking Transaction Lucky Draw Reward Winners will be randomly drawn by BOCHK’s computer system on or before 31 January 2020.
- Mobile Banking Transaction Lucky Draw Reward Winner’s Internet Banking and Mobile Banking Account must be valid within the Mobile Banking Transaction Lucky Draw Promotion Period and at the moment when the Mobile Banking Transaction Reward is offered. Otherwise, the Mobile Banking Transaction Lucky Draw Reward will be forfeited and the winner will not be entitled for any reward.
- BOCHK will send the reward redemption/ notification letter to Mobile Banking Transaction Lucky Draw Reward Winners on or before 15 February 2020 in accordance with the correspondence address record of BOCHK. BOCHK shall not be liable for loss, damage, defacement, undelivered or stolen of the reward redemption/ notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of it.
- The lucky draw results will be announced on BOCHK’s website at [www.bochk.com](http://www.bochk.com) and the latest version of BOCHK Mobile Application on or before 31 March 2020.
- This promotion is not applicable to the staff of BOCHK and its subsidiaries.

#### **General Terms:**

- The aforesaid rewards are not applicable to joint account customers.
- 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.
- Customers are responsible for the data charges of using BOCHK Mobile Banking imposed by their service providers.
- BOCHK and/or BOCG Insurance reserve the right to provide any other offer/reward as a replacement without prior notice, and the value and nature of the offer/reward may be different from those of the original offers/rewards.
- The above offers/rewards cannot be transferred, returned, exchanged for other offer or redeemed for cash. The

usage of the gifts is subject to the terms as specified by the supplier(s). BOCHK is not the supplier of the gifts. Any enquiry or complaint in respect of the gifts should be directed to the relevant supplier(s). BOCHK gives no guarantee to the gifts or the services of the supplier(s), or does not accept any liability arising in conjunction with the use of the gifts or the services provided by the supplier(s).

- Customers can enjoy the above offers simultaneously. However, those offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- BOCHK and BOCG Insurance reserve the right to amend, suspend and terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- In case of any dispute, the decision of BOCHK and/or BOCG Insurance shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, 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 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 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 US stocks 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 US stocks 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).

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.

#### **Risk Disclosure of Foreign Currency Trading:**

- RMB/Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB/foreign currency may result in losses in the event that customer converts RMB/foreign currency 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.

#### **Risk disclosure of Fund:**

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 funds may go up as well as down and the funds may become valueless. Therefore, you may not receive any return from your funds investment. Part of the investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in any 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. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors.

#### **Important Notes to General Insurance:**

- Travel Insurance Plan, Accident Insurance Plan, Standard Plan and Flexi Plan (“Abovementioned Plans”) are underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- BOCHK is an appointed insurance agent of BOCG Insurance for distribution of Abovementioned Plans. Abovementioned Plans are products of BOCG Insurance but not 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 Abovementioned Plans should be resolved directly between BOCG Insurance and the customer.
- BOCG Insurance is authorized and regulated by Insurance Authority to carry on general insurance business in

the Hong Kong Special Administrative Region of the People's Republic of China.

- BOCG Insurance reserves the sole right to determine whether any application for Abovementioned Plans are acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or insured person.
- BOCHK and/or BOCG Insurance reserve the right to amend, suspend and terminate Abovementioned Plans, and to amend the relevant terms and conditions. In case of any dispute(s), the decision of BOCHK and/or BOCG Insurance shall be final.
- The promotion material is for reference only. Details of the coverage of Abovementioned Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.

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.

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