

**Terms of the offer:**

- The promotion period of FX Rewards is from 16 April 2020 to 30 June 2020 (both dates inclusive) (“Promotion Period”).
- This FX Rewards is only applicable to Integrated Banking Services customers (“Selected Customers”).
- To be eligible for receiving FX Rewards, Selected Customers should conduct foreign exchange transactions (including (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 through the HKD/Multi-Currency/RMB account in sole name (“Eligible Exchange Transactions”); and it should reach the designated total accumulated exchange amount (“Total Exchange Amount”) during the Promotion Period (“Eligible FX Customers”). Details of the offer are as below:

Total Exchange Amount (HKD equivalent)	Rewards (HKD)
HK\$100,000 or above	HK\$100

- The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.
- Each Eligible FX Customers can enjoy the rewards once only.
- The rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customer’s non-dormant HKD Saving Account or HKD Current Account on or before 30 September 2020.
- Eligible FX customers whose non-dormant HKD Saving Account or HKD Current Account should be valid and in good standing, throughout the Promotion Period and at the time when the rewards is deposited. In the event of termination of Eligible FX Customers non-dormant HKD Saving Account or HKD Current Account during the Rewards Promotion Period or at the time the rewards is being awarded, the rewards will not be credited to the designated account; and will be cancelled automatically forthwith.
- The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

**Risk Disclosure, Important Notice and Disclaimer**

**Risk Disclosure / Important Notice**

**Risk Disclosure of Foreign Currency Trading:**

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

Although investment may bring profit opportunities, however each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment product may not be the same as expected by customers. Customers' fund may increase or reduce due to the purchase or sale of investment product. 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.

Past performance is not indicative of future performance.

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. For the nature and risk disclosures of individual investment products, you should read carefully the relevant offering documents for details. If any doubt, you should seek independent professional advice before placing orders.

The investment decision is yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that such product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment involves risks. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities, commodities, foreign exchanges, derivatives or other investments. The price of a security may move up or down, and may become valueless. Past performance is not necessarily indicative of future performance. Foreign investments carrying additional risks is not generally associated with investments in the domestic market, including but not limited to adverse changes in currency rate, foreign laws and regulations. The video and commentary do not and are not intended to identify any or all of the risks that may be involved in the securities or investments referred to herein. Investors should read and fully understand all the offering documents related to such securities or investments and all the risk disclosure statements and risk warnings therein before making any investment decisions.

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