

**Terms and conditions of reward from completing the "Questionnaire on Investment Preference" via Mobile Banking:**

- The promotion period is from 1 April to 30 June 2020 (both dates inclusive) ("Promotion Period").
- During the Promotion Period, *Wealth Management* Customers of Bank of China (Hong Kong) Limited ("BOCHK") who have completed the "Questionnaire on Investment Preference" (Individual Customer) ("QIP") through BOCHK personal Mobile Banking ("Eligible Customers") will be eligible to receive HK\$20 BOC Credit Card Free Spending Credit ("Free Spending Credit") ("the offer").
- The offer is only applicable to customers who do not have a valid QIP assessment result or the QIP assessment result is expired.
- Each Eligible Customer is entitled to the Free Spending Credit once only during the Promotion Period.
- Free Spending Credit will be credited to the valid BOC Credit Card Account of Eligible Customers on or before 31 October 2020. Eligible Customers should hold a valid BOC Credit Card when the Free Spending Credit is credited, otherwise the above offer will be forfeited and the Eligible Customers will not be entitled to any reward.
- The offer is limited and available on a first come first serve basis while stock lasts.

**BOC Credit Card Free Spending Credit:**

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- If Eligible Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by BOC Credit Card (International) Limited (the "Card Company"). If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**General Terms:**

- The above products, services and offers are subject to the relevant terms. For details, please contact BOCHK branch staff.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The above promotion offer is not applicable to the staff of BOCHK and its subsidiaries.
- BOCHK reserves the right to amend, suspend or terminate the promotion offers, and to amend the relevant terms any time at its sole discretion.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the Chinese and English 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 your 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 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 promotion material is for reference only, and does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

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