

Terms & Conditions for GBA Remittance:

1. GBA Remittance handling fee waiver of remittance services is only applicable to personal customers of Bank of China (Hong Kong) Limited ("BOCHK") ("Selected Customers").
2. Selected customers who have satisfied all of the below remittance transactions conditions are eligible to enjoy the handling fee waiver:
 - a. Outward Remittance:
 - Must be submitted and completed via Internet Banking and/or Mobile Banking of BOCHK, and
 - Can be any of the currencies available for remittance on the Internet Banking and/or Mobile Banking, and
 - **Beneficiary's name must be same as the ordering customer, and**
 - **Beneficiary's bank is (a) a branch/sub-branch of Bank of China Limited ("BOC") in the mainland, (b) a BOC branch/subsidiary bank in any region/country outside mainland (e.g. Macau, Taiwan, U.S.A.), or (c) a BOCHK branch/subsidiary bank outside Hong Kong (e.g. Thailand, Brunei). (Applicable to Telegraphic Transfer: Must identify beneficiary bank by 11 character SWIFT BIC address starting with BKCH or the CNAPS No. on the application of remittance. Applicable to BOC Remittance Plus: Must select Bank of China as beneficiary bank.)**
 - b. Inward Remittance:
 - **Remitter's name must be same as the Customer (Beneficiary), and**
 - **Remitting bank is (a) a BOC branch/sub-branch in the mainland, (b) a BOC branch/subsidiary bank in any region/country outside the mainland (e.g. Macau, Taiwan, U.S.A.), or (c) a BOCHK branch/subsidiary bank outside Hong Kong (e.g. Thailand, Brunei).**
3. **The handling fee waiver is applicable to basic handling fee/charge of the above transaction. Any other incurred fees & charges, such as correspondent bank charges, and fees & charges to be collected from other parties are not part of the offer.**
4. The above mentioned products, services and offers are subject to relevant terms and conditions. For details, please refer to relevant promotional materials or contact the branch staff of BOCHK.
5. BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion.
6. In case of any dispute, the decision of BOCHK shall be final.
7. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
8. The promotional offer are available on a first-come-first served basis while stock lasts.

Greater Bay Area Travel Insurance Plan Promotional Offer

You may enjoy the following privileges upon successful enrolment of Travel Insurance Plan from 1 January to 30 June 2020 (both dates inclusive):

Privilege 1

Premium Discount

Plan Type	Premium Discount ¹¹	
	Enrolment via designated online channels ¹² /Contact Centre of BOCHK	
	Wealth Management Customers	Other Customers [#]
Travel Insurance Plan	25% off	20% off

"Other customers" means non *Wealth Management* Eligible Customers.

Key Features of the Plan

Travel Insurance Plan

Provides a Single Travel Plan with two levels of protection and coverage (1-5 days or 1-31 days), options to choose based on your travel needs³. The key features of comprehensive protection are as follows:

- Family insurance premiums may be as low as HK\$ 8 per person per day⁴
- Personal accident and medical protection up to HK\$500,000 and HK\$300,000 respectively⁵

- Loss of or damage to personal baggage and effects due to theft, robbery or accident, receive compensation up to HK\$3,000⁶
- "Travel Delay - Cash Allowance" for every three hours of delay in "High-speed Rail or any other China Railway High-speed rail train"

Terms of Promotion Offers

Important Notes:

- Travel Insurance Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Travel Insurance Plan. This plan is a product of BOCG Insurance but not BOCHK.
- The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR (insurance agency licence no. FA2855).
- 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 the Travel Insurance Plan 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 the Travel Insurance Plan is 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 the Travel Insurance Plan, 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 the Travel Insurance Plan is 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 is issued by BOCHK.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees, major exclusions include pre-existing sickness or physical defects, act of war, civil commotion, terrorism, etc.) of Travel Insurance Plan. For enquiry, please contact the branch staff of BOCHK.

Terms of the promotion offers:

Promotion Period: From 1 January to 30 June 2020 (both dates inclusive)

- To be eligible for the offer, customers should have successful enrolment in Travel Insurance Plan. Travel Insurance Plan policies should be effective on or before 30 June 2020, otherwise the offer will be forfeited.
- Successful enrolment refers to the Proposed Insured who submitted completed and /or signed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to BOCG Insurance; and settle the discounted (first year) premium on or before 30 June 2020 (late payment will not be accepted).

Reminder: To borrow or not to borrow? Borrow only if you can repay!