



FamilyMAX “BOC Mastercard® Debit Card” Lucky Draw Terms and Conditions

a. From 2 July to 30 September, 2024 (both dates inclusive) (“Debit Card Promotion Period”), Bank of China (Hong Kong) Limited (“BOCHK”) client successfully opened BOC Mastercard® Debit Card (applicable to *Private* Wealth and Wealth Management client) (“Debit Card”) and complete spending once by using the Debit Card, will be automatically entitled to one Lucky Draw chance to win below Lucky Draw prize (“Prize”) without further registration (“Eligible Lucky Draw Customer”). Client can be entitled to one extra Lucky Draw chance when completed each wealth mission(s) :

	Prize	Winners
Grand Prize	4 tickets for Universal Studios Japan plus hotel accommodation 1 night	2
Second Prize	Hotel cash coupon HKD2,000	20

Basic Mission:	
Successfully opened Debit Card and complete spending once by using the Debit Card	Lucky Draw chance x 1
Wealth Mission(s): Customers must fulfilled above Basic Mission and completed below Wealth Mission(s) within Debit Card Promotion Period to enjoy extra Lucky Draw chances. (The more the number of missions are completed, the more the number of Lucky Draw chance will be entitled)	
<ul style="list-style-type: none"> ● Successfully open a BOC Mastercard® Debit Card supplementary card¹ ● Successfully open Kiddie Sky Savings Account or <i>i-Free Banking</i> service for child under 18 years old² ● Accumulated Debit Card spending of every HK\$5,000 or its equivalent³ ● Accumulated increase deposit balance of every HK\$500,000 or its equivalent⁴ ● Accumulated foreign exchange transactions amount of every HK\$50,000 or its equivalent⁵ ● Successful enrolment in Annual Travel Insurance Plan underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”) once⁶ 	Lucky Draw chance x 1 for completion of each Wealth Mission(s)

Remarks:

- 1) Each Principal Debit Card can open up to 4 supplementary card(s) for family member(s) at 11 years old or above.
- 2) Open Kiddie Sky Savings Account for child below the age of 11 or child at the age of 11 to 17 who have take up *i-Free Banking* service, and deposit HK\$10,000 new fund or above and maintain the amount during Debit Card Promotion Period. During account opening of “*i-Free Banking* service”, “My Invitation Code” of parent (Eligible Lucky Draw Customer) must be inputted in “Referrer Invitation Code” field by BOCHK branch staff.
- 3) Aggregate Principal & Supplementary Debit Card spending including any in-store retail purchases, contactless payments, mobile payments, and online retail purchases (“Eligible Spending”) during Debit Card Promotion Period. Eligible Spending is only applicable to transactions made during the Promotion Period and to be posted to Debit Card account by 7 October 2024. The following transactions are not applicable for Eligible Spending:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:

- (i) betting and gambling transactions;
- (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
- (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
- (iv) wire transfers;
- (v) rental payment or property purchase;
- (vi) purchase and/or reload of stored value cards or e-Wallets;
- (vii) purchase of cryptocurrencies; and
- (viii) instalment payments.

BOCHK may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.

In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.

4) Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account and Time Deposit account) of the customer (“Total Deposit Balance”) increase at least HKD \$500,000 (HKD equivalent) on 30 September 2024, compared with 29 June 2024.

5) Only applicable to Eligible Lucky Draw Customer who conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and accumulated every HK\$50,000 during Debit Card Promotion Period. Only applicable to (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 (“Eligible Exchange Transactions”). Foreign Currency Exchange is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending 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 in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.

6) Travel Insurance: Only applicable to customers who have successful enrolment in Annual Travel Plan of “Universal Smart Travel Insurance Plan” (“Annual Travel Insurance Plan”) underwritten by BOCG Insurance via BOCHK online channels within the Promotion Period, and all the policies need to be effective on or before 31 October 2024, otherwise the lucky draw chance will be forfeited. Successful enrolment refers to the Policyholder who submitted Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the premium on or before 30 September 2024 (late payment will not be accepted). The lucky draw chance is only applicable to new policies but not to any policy renewals or any policyholder and insured person’s re-application within 6 months after policy cancellation / termination of policy renewals.

- b. The staffs of BOCHK who hold this Lucky Draw campaign are not eligible to participate in this Lucky Draw.
- c. Regardless the number of lucky draw chances, each Eligible Lucky Draw Customer can win a maximum one prize in this lucky draw.
- d. The lucky draw will be conducted on or before 30 November 2024 and the lucky draw result will be announced on BOCHK website (www.bochk.com) from 16 December 2024. BOCHK will contact the winners by phone.



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- e. Grand Prize winners will receive phone confirmation from BOCHK. Grand Prize winners must enjoy the Universal Studios Japan tickets x 4 plus hotel accommodation x1 night during 1 January to 31 December 2025. **The personal information of Grand Prize winners will be given to the supplier of Universal Studios Japan tickets and hotel booking purpose. The information collect is limited to the use of this Program only and will be destroyed from supplier 1 month after the trip had redeemed. Grand Prize winners must agree on the collection of related data and understand the purpose of the use of such data, otherwise will be considered as forfeiting the prize.** Grand Prize winner who has won the prize will be disqualified if the prize is not redeemed in designate period. If the qualification is cancelled, BOCHK accepts no liability and will not be liable for any compensation.
- f. The second prize (hotel coupons) will be mailed to the corresponding address of the winners according to BOCHK's record on or before 31 December 2024. BOCHK shall not be liable for loss of the coupons under any circumstances and will not reissue or replace any of them.
- g. Winners should ensure that his / her contact number and corresponding address are correct in BOCHK record. If the contact number and corresponding address of the winner are invalid, the winner will be considered as disqualified for the lucky draw.
- h. BOCHK reserves the right to offer an alternative prize or cash reward as replacement without prior notice.
- i. The Prize is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
- j. Winners should understand and accept that BOCHK is not the supplier of the prizes. BOCHK shall bear no liability relating to any aspect of the prizes, including but limited to their quality and the services. The prizes may be subject to additional terms and conditions as stipulated by the supplier.
- k. BOCHK will not accept any liability for the difference between the reference retail price and the actual market price.
- l. BOCHK reserves the right to vary, modify and terminate the lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding the lucky draw, the decision of BOCHK shall be final and binding.
- m. Fraud and abuse will result in forfeiture of the winner's eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit the winner's eligibility to participate in the lucky draw and / or entitlement to the prize.
- n. The winner should maintain valid "*Private Wealth*" or "*Wealth Management*" status and Debit Card at the time of the lucky draw result announcement. Otherwise he / she will be disqualified from the lucky draw prize.
- o. BOCHK is not the supplier of the prizes and will not bear any legal responsibility related to the prizes.
- p. Please note that the lucky draw is conducted in a random manner, and each prize has a specific probability depending on the number of participants. Obtaining a lucky draw opportunity does not mean that the customer will necessarily receive any reward, and there is no guarantee that the customer will win the prize if the number of insurance plans enrolled in or transaction conducted reaches a certain quantity.
- q. Customers should base on the personal factual need to decide to enroll in insurance plan. The Lucky Draw should not be the decisive factor for customers to enroll in any insurance plan. Please be aware of the insurance product coverages or compare with other insurance plans before enrolment, to avoid any misunderstanding of the coverage.

Up to 1% cash rebate offer:

- a. The promotion period is from 2 July 2024 to 30 September 2024 (both dates inclusive)("Promotion Period").
- b. 0.5% basic cash rebate:
 - i. This reward is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") Private Wealth and Wealth Management customers (the "Integrated Banking Services Customers") who have BOC Mastercard® Debit Card ("Debit Card") approved by BOCHK

- during the Promotion Period. (the “Eligible Customers”).
- ii. The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the Debit Card during the Promotion Period (“Eligible Spending”) could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.
 - c. Additional 0.5% cash rebate for Private Wealth customers:
 - i. This reward is only applicable to BOCHK Private Wealth customers who have Debit Card approved by BOCHK during the Promotion Period. (the “Eligible Private Wealth Customers”).
 - ii. In addition to the basic 0.5% cash rebate as stated in clause (2), Eligible Private Wealth Customers who make any Eligible Spending during the Promotion Period after Debit Card approval can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate.
 - iii. Additional 0.5% cash rebate 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 Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
 - d. The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole.
 - e. The following transactions are not applicable for Eligible Spending:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
- The Bank may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- f. In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.
 - g. Eligible Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, otherwise the reward will be forfeited.
 - h. The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Exclusive Rewards of Foreign Exchange Welcome Reward via Mobile Banking for BOC Mastercard® Debit Card Customers:

- a. The promotion period is from 2 July 2024 to 30 September 2024 (both dates inclusive)(“Promotion



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- Period”).
- b. This Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) Private Wealth and Wealth Management customers (the “Integrated Banking Services Customers”) **who have BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period.** (the “Eligible Customers”).
 - c. The Eligible Customers must fulfil all the following criteria during Promotion Period in order to be entitled to HK\$300 welcome reward (“FX Welcome Reward”):
 - i. Reached accumulated foreign exchange transactions amount of HK\$100,000 (or its equivalent) or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking (“Eligible Exchange Transactions”), AND
 - ii. Made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with accumulate spending of HK\$5,000 (or its equivalent) or above via the BOC Mastercard® Debit Card (“Eligible Spending”)
 - d. Eligible Exchange Transactions is only applicable to (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. FX Welcome Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
 - e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending 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 in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.
 - f. Eligible Spending is only applicable to transactions made during the Promotion Period and to be posted to the Debit Card account on or before 7 October 2024.
 - g. The following transactions are not applicable for Eligible Spending:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
- The Bank may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- h. **In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**
 - i. Each Eligible Customers can enjoy maximum \$300 FX Welcome Reward once only.
 - j. This FX Welcome Reward and “Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking” can be enjoyed concurrently, but cannot be used in conjunction with “HK\$388

- Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers”.
- k. 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 Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 January 2025.
- l. **Eligible Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account and BOC Mastercard® Debit Card during the Promotion Period or at the time when the FX Welcome Reward is deposited, otherwise the rewards will be forfeited.**
- m. The rewards cannot be exchanged for other gifts, and is also non-refundable and transferrable and not for sale.

Terms and Conditions of General Insurance x BOC Master Card Exclusive Promotion:

- Promotion Period: From 2 July to 30 September 2024 (both dates inclusive).
- To be eligible for the offer, BOC Master Debit Card customers should have successful enrolment in “Universal Smart Travel Insurance Plan”, “Greater Bay Area Travel Insurance Plan” or “GoStudy Student Insurance” (the “Designated Insurance Plans”) within the Promotion Period via BOCHK online channels; and have their policies effective on or before 31 October 2024 (the “Eligible Customers”).
- Successful enrolment refers to the Policyholder who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 30 September 2024 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person’s re-application within 6 months after policy cancellation / termination of policy renewals.
- Premium Discount Offer:
During the Promotion Period, BOC Master Debit Card customers can enjoy 35% off premium discount (Single Travel Plan) or 35% off first year premium discount (Annual Travel Plan) upon successful enrolment in “Universal Smart Travel Insurance Plan”, 35% off premium discount upon successful enrolment in “Greater Bay Area Travel Insurance Plan”, and 35% off (first year) premium discount upon successful enrolment in “GoStudy Student Insurance”, via BOCHK online channels, and by entering the promotional code “VDC24”.
- BoC Pay e-Coupon (the “Coupon”):
 1. The Coupon offer is provided by BOCG Insurance.
 2. During the Promotion Period, the first 200 Eligible Customers may receive an extra HK\$200 Coupon upon successful enrolment in the Designated Insurance Plans via BOCHK online channels with net premium of HK\$1,000 or above (not including premium levy) for single policy, by entering the promotional code “VDC24”. Eligible Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
 3. The Coupon will be credited via BoC Pay Mobile App (“BoC Pay”) to the registered BoC Pay account of the Eligible Customers on or before 31 May 2025. Customers should hold the valid policy at the time of crediting the Coupon, otherwise the Coupon will be forfeited. Besides, an Eligible Customer must maintain his/ her registered BoC Pay account valid at the time of crediting the Coupon, otherwise he/ she will not be able to receive the Coupon.
 4. The Eligible Customers can use the Coupon which is stored in “Collected Coupons” at the page of “Coupons” in the BoC Pay before the expiry date. The Coupon is applicable to Hong Kong physical outlets of the designated merchants in Hong Kong listed in “Discount Info” upon spending of designated net amount by using the Coupon and paying by QR code.
 5. Eligible Customers must install BoC Pay to redeem and use the Coupon. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. iPhone or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other

countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

6. For the record of issuance of the Coupon, the records of BOCHK and/ or BOCG Insurance shall prevail. BOCHK and/ or BOCG Insurance shall not be responsible for the Eligible Customers being unable to receive the Coupon arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOCG Insurance.
 7. The Coupon is limited and available on a first-come, first-served basis while stocks last. BOCHK and/ or BOCG Insurance reserve the right to replace the Coupon with any alternative coupon without prior notice. The value and features of the alternative coupon may be different from the original Coupon. The Coupon or alternative coupon cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOCG Insurance shall not be liable for loss of the Coupon or alternative coupon under any circumstances and will not reissue or replace any of them. The Coupon or alternative coupon is subject to the relevant terms and conditions of the relevant merchant supplier, please refer to the Terms and Conditions as stated in BoC Pay for details. BOCHK and/ or BOCG Insurance is/ are not the merchant supplier of the Coupon or any alternative coupon. Any enquiry or complaint in respect of the Coupon or any alternative coupon should be directed to the relevant supplier(s). BOCHK and/ or BOCG Insurance give no guarantee to the Coupon and/ or any alternative coupon and/or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Coupon and/or any alternative coupon and/ or the goods and/ or services provided by the supplier(s).
- The Premium Discount Offers for the Plan are offered by BOCHK and BOCG Insurance.
 - The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

General terms:

- The above offers are only applicable to personal banking 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 BOCHK staff and / or BOCG Insurance.
- BOCHK and / or BOCG Insurance reserves the right to change, suspend or terminate the above products, services and offer and to amend the relevant terms and conditions at any time at its sole discretion.
- BOCHK and / or BOCG Insurance does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile Banking or any designated BOCHK Mobile Applications mentioned above by themselves.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile Applications and/ or Mobile Banking or Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Applications and/ or Mobile Banking or Online Banking.
- In case of any dispute, the decision of BOCHK and / or BOCG Insurance and/or participated merchants shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

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.

Important Notes:

- The Designated Insurance Plans and the supplementary rider(s) (if any) are underwritten by BOCG Insurance.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance 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 the Designated Insurance Plans should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in 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 Designated Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an 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 but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Designated Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Designated Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a



prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.