

Terms of promotion offer:

1. Round the World FX Rewards:

- a. The promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive) ("Promotion Period");
- b. This FX Rewards is only applicable to customer who meet all of the following requirements (the "Eligible FX Customers").
 - i. must be Bank of China (Hong Kong) Limited ("BOCHK") Private Wealth, Wealth Management, Enrich Banking and i-Free Banking customers (the "Integrated Banking Services Customers"), AND
 - ii. must be principal cardholders of BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period, AND
 - iii. did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK from 1 January 2025 to 30 June 2025 (both dates inclusive)).

- c. Eligible FX Customers must fulfil all the following criteria during the Promotion Period, will be entitled to Round the World FX Rewards ("FX Rewards").

- i. Made any 2 transaction of in-store retail purchases, contactless payments, mobile payments, and online retail purchases via the BOC Mastercard® Debit Card ("Eligible Spending"). (Eligible Spending of an additional card will be combined with those from the main card to calculate towards the total eligible spending under the same debit card account.), AND
- ii. exchange JPY or RMB or GBP or EUR or NZD or AUD ("Designated currencies") through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount ("Accumulated Foreign Exchange Amount")

Accumulated designated currencies exchange amount (HKD equivalent)	FX Rewards
HK\$150,000 or above	HK\$500
HK\$50,000 to below HK\$150,000	HK\$100

- d. The FX Rewards is only applicable to (a) conversion of Hong Kong dollars into designated foreign currency and (b) conversion of designated foreign currency into Hong Kong dollars via BOCHK Mobile Banking ("Eligible Exchange Transactions"). The FX Rewards is **not applicable to cross currency conversion and 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 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 any calculation method of transaction amount at its sole.

- f. Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 10 October 2025.

- 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 FX Customer can enjoy the FX Rewards once only.

- j. The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the FX rewards will be in form of cash, and will be deposited into Eligible FX Customers' Multi Currency Account on or before 31 December 2025.

- k. **Eligible FX 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 Rewards is deposited, otherwise the rewards will be forfeited.**

- l. The FX rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

2. Up to HK\$1,800 Rewards for Foreign Exchange via Mobile Banking:

- a. The promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive)("Promotion Period").
- b. This Rewards is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") Private Wealth, Wealth Management, Enrich Banking and i-Free customers (the "Integrated Banking Services Customers") **who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 July 2024 to 30 June 2025.** (the "Eligible Customers").

- c. The Eligible Customers must fulfil all the following criteria during Promotion Period in order to be entitled to the FX Reward up to HK\$1,800 ("FX Reward"):

Accumulated Foreign Exchange Amount (HKD equivalent)	Accumulated Debit Card Spending Amount (HKD equivalent)	FX Reward
HK\$2,000,000 or above	HK\$20,000 or above	HK\$1,800
HK\$500,000 to Below HK\$2,000,000		HK\$800

- i.

Reached the designated accumulated foreign exchange transactions amount 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 the designated accumulate spending amount via the BOC Mastercard® Debit Card ("Eligible Spending"). (Eligible Spending of an additional card will be combined with those from the main card to calculate towards the total eligible spending under the same debit card account.)
- 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 any calculation method of transaction amount at its sole discretion.
- f. Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 10 October 2025.
- 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 FX Reward once only.
- j.

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 March 2026.
- k. 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.
- l. The rewards cannot be exchanged for other gifts, and is also non-refundable and transferrable and not for sale.

3. Foreign Exchange Pips Offer:

- a.

The promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive) ("Promotion Period").
- b.

This offer is only applicable to Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking and Manned Phone Banking Services.

Designated Currencies	Private Wealth/Wealth Management	Enrich Banking	i-Free Banking
EUR, GBP	60 pips	30 pips	-
USD, AUD, NZD, CAD, JPY	20 pips	10 pips	-
RMB (only applicable to customers buying RMB)	20 pips	10 pips	10 pips

- c.

This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

4. Preferential RMB / FX / HKD Time Deposit Offer:

4A. Preferential RMB and FX Time Deposit Offer

- a.

The promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive)("Promotion Period").
- b.

Integrated Banking Services Customers who place a 7-day/1-month Preferential RMB & FX Time Deposit with conversion of funds via BOCHK Branches, Manned Phone Banking Services, Internet Banking, Mobile Banking during the Promotion Period,

will be entitled to the preferential time deposit interest rate.

Application Channel	Minimum Principal Amount
Branch / Manned Phone Banking Services	Equivalent to HK\$50,000
Internet Banking / Mobile Banking	AUD1,000/NZD1,000/CAD1,000/GBP1,000/USD1,000/EUR1,000/CNY10,000

- c. Time deposits should be set-up on banking business days of Hong Kong. **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
- d. **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HK\$200:**
- i. **Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
- ii. **Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. Days in a Year**
- *Subject to the rate as quoted by BOCHK from time to time.**
- e. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of RMB and Foreign Currencies time deposits published on 1 July 2025 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposit will be subject to the quotes by BOCHK from time to time.

Currencies	Deposit Tenor	
	7-day	1-month
RMB	10.88%	3.50%
AUD, NZD	13.00%	3.50%
GBP, CAD	11.00%	3.50%
USD	8.00%	4.00
EUR	7.00%	3.00%

- f. The offer is limited and available while quota lasts.
- g. The offer cannot be used in conjunction with other promotion offers that are not listed in this promotion materials.

4B. Preferential HKD Time Deposit Offer

- a. The promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive) ("Promotion Period").
- b. Integrated Banking Services Customers who place a 7-day/1-month "Preferential HKD Time Deposit Offer(Exchange Fund)" with conversion of funds via BOCHK Branches, Manned Phone Banking Services, Internet Banking, Mobile Banking during the Promotion Period, will be entitled to the preferential time deposit interest rate.

Application Channel	Minimum Principal Amount
Branch / Manned Phone Banking Services / Internet Banking / Mobile Banking	Equivalent to HK\$50,000

- c. Time deposits should be set-up on banking business days of Hong Kong. **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
- d. **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HK\$200:**
- i. **Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
- ii. **Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. Days in a Year**
- *Subject to the rate as quoted by BOCHK from time to time.**
- e. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of time deposits published on 1 July 2025 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposit will be subject to the quotes by BOCHK from time to time.

Deposit Tenor	Preferential time deposit interest rate (p.a.)
7-day	6.00%
1-month	3.00%

- f. The offer is limited and available while quota lasts.
- g. The offer cannot be used in conjunction with other promotion offers that are not listed in this promotion materials.

General terms:

- The above products, services and promotional offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotional materials of the products or contact the branch staffs of BOCHK.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- BOCHK reserves the right to change, suspend or terminate the above products, services or promotional offers and to amend the relevant terms and conditions at any time at its sole discretion.
- In case of any dispute(s), the decision of BOCHK shall be final.
- In case of any discrepancy between the English and the Chinese version of this promotion material, the Chinese version shall prevail.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile/ Internet Banking.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile/ Internet 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/ Internet Banking.

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.