

**Terms of promotion offers:**

**1. Foreign Exchange Welcome Reward:**

- a. The promotion period is from 3 October 2022 to 31 December 2022 (both dates inclusive)(“Promotion Period”).
- b. This Reward is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) Private Wealth, Wealth Management, Enrich Banking and i-Free Banking customers (the “Integrated Banking Services Customers”) **who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2022 to 30 September 2022.** (the “Eligible FX Customers”).
- c. The Eligible FX Customers will be entitled to HK\$200 welcome reward by accumulating foreign exchange transactions amount of HK\$50,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period (“FX Welcome Reward”).
- d. The FX Welcome Reward 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 (“Eligible Exchange Transactions”). The 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 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 transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customers can enjoy the FX Welcome Reward once only.
- g. This FX Welcome Reward and “Up to HK\$1,800 Rewards for Foreign Exchange via Mobile Banking” can be enjoyed concurrently.
- h. The Reward will be deposited to the relevant account upon verification of record by BOCHK, the reward will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 July 2023.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Reward is deposited, otherwise the reward will be forfeited
- j. The reward 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 BOCHK Mobile Banking:**

- a. The promotion period is from 3 October 2022 to 31 December 2022 (both dates inclusive)(“Promotion Period”).
- b. This FX Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) *Private Wealth, Wealth Management, Enrich Banking* and *i-Free Banking* customers (the “Integrated Banking Services Customers”) **who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2022 to 30 September 2022.** (the “Eligible FX Customers”).
- c. Eligible FX Customers who have conducted foreign exchange transactions 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”) during the Promotion Period, will be entitled to the FX Rewards (“FX Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$1,800
HK\$750,000 to Below HK\$1,500,000	HK\$1,300
HK\$250,000 to Below HK\$750,000	HK\$500

- d. The FX Rewards 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 (“Eligible Exchange Transactions”). The FX Rewards 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 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 transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customer can enjoy the FX Rewards once only.
- g. This FX Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers”.
- h. 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' non-dormant HKD Saving Account or HKD Current Account on or before 31 July 2023.

- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Rewards is deposited, otherwise the reward will be forfeited.
- j. The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

### 3. Foreign Exchange Pips Offer:

- a. The promotion period is from 1 October 2022 to 31 December 2022 (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 Time Deposit Offer:

- a. The promotion period is from 3 October 2022 to 31 December 2022 (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/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\* -2.50%) -Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. 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 3 October 2022 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	7 days		1 month
	Private Wealth / Wealth Management	Enrich Banking / i-Free Banking	Private Wealth / Wealth Management/ Enrich Banking / i-Free Banking
RMB	11.00%	10.50%	3.50%
GBP, AUD, NZD	11.00%		2.00%
CAD	11.00%		2.30%
USD	6.00%		2.00%

- 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.
- 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 and/ or BOCHK Mobile Application, 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.

**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.

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.