Terms and Conditions:

1. "Foreign Exchange x Travel Insurance Premium Rebate Reward":

a. The Foreign Exchange x Travel Insurance Premium Rebate Reward ("Reward") is from 1 July 2026 to 30 September 2026 (both days 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 2025 to 30 June 2026**. (the "Eligible Customers").

c. The Eligible Customer will be eligible to receive the premium rebate of "Universal Smart Travel Insurance Plan" Single Travel Plan or "Greater Bay Area Travel Insurance Plan" ("Designated Travel Insurance") only if the Eligible Customer has accumulated foreign exchange transaction with amount of HK$200,000 or above (or its equivalent) through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking ("Eligible Trading Channels") during the Promotion Period ("Designated Transaction").

d. The Designated Transaction is applicable to (a) the conversion of Hong Kong dollars into foreign currency, (b) the conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via the Eligible Trading Channels ("Eligible Exchange Transactions"). **The Designated Transaction 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 in real time on the transaction day. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

f. Each Eligible Customer can enjoy the Reward upon successful enrolment in the Designated Travel Insurance via BOCHK Mobile Banking or Internet Banking, by entering the promotional code "FXINS" during the application. Each Eligible Customer can only enjoy the Reward once.

g. If the premium paid under the policy does not exceed HK$300 (including the premium levy), the actual premium paid will be refunded; if the premium paid exceeds HK$300 (including premium levy), HK$300 will be refunded.

h. To be eligible for the Reward, the Eligible Customer with the completed Designated Transaction should have successful enrolment in the Designated Travel Insurance via BOCHK Mobile Banking or Internet Banking from 1 July 2026 to 31 December 2026 (both days inclusive). The discounted premium should be settled on or before 31 December 2026. The late payment will not be accepted.

i. If the customer applies for the Designated Travel Insurance multiple times, the premium paid on the first policy will be used as a reward. If the customer does not complete any application from 1 July 2026 to 31 December 2026 (both days inclusive), the Reward will be forfeited.

j. The relevant policy should not have been cancelled or terminated when the Reward is credited. Otherwise the relevant reward will be cancelled.

k. The Reward will be deposited in cash into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account of BOCHK on or before 31 May 2027.

l. The Eligible Customers should maintain normal and valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account of BOCHK during the Promotion Period or at the time when the Reward is deposited, otherwise the Reward will be forfeited.

m. The Eligible Customers should apply for the Designated Travel Insurance through the account used to complete the Designated Transaction. The Reward is non-refundable and non-exchangeable for other offers/gifts.

n. BOCHK reserves the right to substitute the Reward with other gifts or cash rebates without notice.

o. Customer is advised to consider carefully and make an insurance decision based on your own analysis and in response to the personal needs for insurance. The Reward should not be used as a determining factor for any customer to enroll in insurance products. Customer must understand or compare the product protection content before purchasing insurance, so as to avoid the situation that the protection content does not meet your needs.

p. BOCHK reserves the right to vary, modify and terminate the Reward and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding the Reward, the decision of BOCHK shall be final and binding.

q. 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 Eligible Customer's eligibility to participate in the Reward.

2A. Up to HK$2,388 Rewards for Foreign Exchange via Mobile Banking:

a. The promotion period is from 1 July 2026 to 30 September 2026 (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 January 2026 to 30 June 2026**. (the "Eligible 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 Reward up to HK$2,388 ("FX Reward"):

Accumulated Foreign Exchange Amount (HKD equivalent)	FX Reward
HK$2,500,000 or above	HK$2,388
HK$500,000 to below HK$2,500,000	HK$600

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 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. Each Eligible Customers can enjoy FX Reward once only.

g. This FX Rewards cannot be used in conjunction with "Up to HK$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers".

h. 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 2027.

i. Eligible 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 rewards will be forfeited.

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

2B. HK$388 Exclusive Rewards of Foreign Exchange Welcome Rewards via Mobile Banking for New Cross Border Customers:

a. The promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("Promotion Period").

b. This Exclusive FX Mobile Rewards is only applicable to Personal Banking Cross Border Customer (Customer with Hong Kong Non-Permanent Identity Card with Chinese Nationality; Customer with Non-Hong Kong Resident Identity Card or Customer have non-Hong Kong living address) and do not belongs or use Private Wealth, Wealth Management, Enrich Banking and i-Free Banking services ("Integrated Banking Services Customers") of Bank of China (Hong Kong) Limited ("BOCHK") at least 12-month before 1 July 2026 (the "Eligible New Cross Border Customers").

c. The Eligible New Cross Border Customers will be entitled to HK$388 welcome rewards by accumulating foreign exchange transactions amount of HK$200,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period ("FX Welcome Rewards").

d. The FX Welcome 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 Welcome 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 in real time on the transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.

f. Each Eligible New Cross Border Customers can enjoy the FX Welcome Rewards once only.

g. This FX Welcome Rewards and "Up to HK$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross Border Customers" can be enjoyed concurrently.

h. 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 FX Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 March 2027.

i. Eligible New Cross Border 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 Rewards is deposited, otherwise the rewards will be forfeited.

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

2C. Up to HK$2,800 Exclusive Rewards of Foreign Exchange via Mobile Banking for Cross Border Customers ("Exclusive FX Mobile Rewards")**:**

a. The promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("FX Promotion Period").

b. This Exclusive FX Mobile Rewards is only applicable to Personal Banking Cross Border Customer (Customer with Hong Kong Non-Permanent Identity Card with Chinese Nationality; Customer with Non-Hong Kong Resident Identity Card or Customer have non-Hong Kong living address) and belongs to Private Wealth, Wealth Management, Enrich Banking and i-Free Banking services customers ("Integrated Banking Services Customers") of Bank of China (Hong Kong) Limited ("BOCHK") who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 January 2026 to 30 June 2026 (the "Eligible Cross Border 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 Reward up to HK$2,800 ("FX Reward"):

Accumulated Foreign Exchange Amount (HKD equivalent)	**FX Reward**
HK$2,500,000 or above	HK$2,800

HK$500,000 to Below HK$2,500,000	HK$600

d. This 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"). **This 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 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. Each Eligible Cross Border Customer can enjoy this reward once only.

g. This Exclusive FX Mobile Rewards and "Foreign Exchange Welcome Rewards" can be enjoyed concurrently, but cannot be used in conjunction with "Up to HK$2,388 Rewards for Foreign Exchange via Mobile Banking".

h. 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 Cross Border Customers' non--dormant HKD Saving Account or HKD Current Account on or before 31 March 2027.

i. **Eligible Cross Border 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 Exclusive FX Mobile Rewards is deposited, otherwise the rewards will be forfeited.**

j. The rewards 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 July 2026 to 30 September 2026 (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 3 July 2026 to 30 September 2026 (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 3 July 2026 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	**11.80%**	**3.50%**
AUD	**15.00%**	**3.50%**
GBP, CAD, NZD	**13.80%**	**3.50%**
USD	**10.00%**	**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 3 July 2026 to 30 September 2026 (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 3 July 2026 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	**5.00%**
1-month	**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.
- 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.

Important Notes of The Designated Travel Insurance:

- The Designated Travel Insurance and the supplementary rider(s) (if any) are underwritten by the BOCG Insurance.
- 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.
- 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 reserves the sole right to determine whether any application for the Designated Travel Insurance is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the insurance products. The relevant insurance plans are products of BOCG Insurance but not BOCHK.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Designated Travel Insurance, 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.
- 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 Travel Insurance should be resolved directly between BOCG Insurance and the customer.
- 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 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 Travel Insurance and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Designated Travel Insurance 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 Travel Insurance 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.

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.