

Terms of the Promotion Offers:

The promotion period is from 1 October 2020 to 31 December 2020 (both dates inclusive) ("Promotion Period").

1. Up to HK\$1,800 Foreign Exchange Rewards ("FX Rewards"):

- a. This FX Rewards is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") *Wealth Management, Enrich Banking and i-Free Banking* customers (the "Integrated Banking Services Customers") **who did not have foreign exchange transaction with BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2020 to 30 September 2020** (the "Eligible Customers").
- b. Eligible Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking and BOCHK Internet Banking ("Eligible Trading Channels") and reached the designated accumulated foreign exchange transactions amount ("Accumulated Foreign Exchange Amount") during the Promotion Period, will be entitled to the FX Rewards:

Accumulated Foreign Exchange Amount (HKD equivalent)	Rewards
HK\$3,000,000 or above	HK\$1,800
HK\$1,000,000 to Below HK\$3,000,000	HK\$600
HK\$500,000 to Below HK\$1,000,000	HK\$300

- c. The FX Rewards 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 FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- d. 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 the calculation method of transaction amount at its sole discretion.
- e. Each Eligible FX Customer can enjoy the FX Rewards once only.
- f. The FX 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 2021.
- g. Eligible FX Customers should maintain the correspondence Integrated Banking Services and his/her non-dormant HKD Saving Account or HKD Current Account should be valid and in good standing, throughout the Promotion Period and at the time when the rewards is deposited. In the event of termination of Eligible FX Customers' non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time the rewards is being awarded, the rewards will not be credited to the designated account; and will be cancelled automatically forthwith.
- h. The FX Rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
- i. The FX Rewards is limited and available on a first-come-first-serve basis.

2. Mobile FX HKD\$100 Rewards ("Mobile FX Rewards"):

- a. This Mobile FX Rewards is only applicable to BOCHK *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 2020 to 30 September 2020** ("Eligible Mobile FX Customers").
- b. Eligible Mobile FX Customers who have conducted foreign exchange transactions via BOCHK Mobile Banking through the HKD/Multi Currency/RMB account in sole name, and reached the accumulated exchange amount of HK\$100,000 or above ("Total Exchange Amount") during the Promotion Period ("Eligible FX Customers"), will be entitled to HK\$100 rewards.
- c. The Mobile 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 Mobile FX Rewards is not applicable to the foreign currency transactions

- conducted when placing FX Time Deposit at the same time.
- d. 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 the calculation method of transaction amount at its sole discretion.
 - e. Each Eligible FX Customer can enjoy the Mobile FX Rewards once only.
 - f. 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 2021.
 - g. Eligible FX customers whose non-dormant HKD Saving Account or HKD Current Account should be valid and in good standing, throughout the Promotion Period and at the time when the Rewards is deposited. In the event of termination of Eligible FX Customers non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time the rewards is being awarded, the rewards will not be credited to the designated account; and will be cancelled automatically forthwith.
 - h. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
 - i. The Mobile FX Rewards is limited and available on a first-come-first-serve basis.

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 and/or BOCHK Mobile Application.
- 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 and/ or BOCHK Mobile Application.

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.