

Terms and conditions of Bank of China (Hong Kong) Limited (the “BOCHK”) Global Integrated Services Lucky Draw (the “Lucky Draw”)

1. Promotion Period is from 21 January 2026 to 31 March 2026 (both dates inclusive) (the “Promotion Period”).
2. Subject to below terms and conditions, Eligible Customers (the “Eligible Customer”) will be enrolled in the Lucky Draw and have a chance to win one of the prizes (the “Lucky Draw Prize”).
 - i. Bank of China (Hong Kong) Limited (“BOCHK”) Private Wealth, Wealth Management, Enrich Banking or i-Free Banking customers (the “Integrated Banking Services Customers”) with aged 18 or above before 21 January 2026, **AND**
 - ii. have BOCHK Multi-Currency/RMB account in sole name, **AND**
 - iii. activated Global Account Service (“Global Account”) on/before 31 March 2026, **AND**
 - iv. fulfilled the requirements in Clause 3 below during the Promotion Period
3. Each Eligible Customer must complete the designed transaction(s) (“Designated Transaction”) below during Promotion Period in order to be enrolled in the Lucky Draw :

Designated Transaction	Lucky Draw Chance
Register for Payroll Account (“Payroll Account”) , OR	1
Reached an accumulated foreign exchange transactions amount of HKD1,000 or its equivalent each time (“Foreign Currency Exchange”), OR	1
Remit out successfully with remit amount HKD 1,000 (or equivalent) or above through Global Remittance (“Global Remittance”), OR	1
Make a payment/ receive a payment of HKD/RMB 1,000 or above through Payment Connect (“Payment Connect”)	1

4. Eligible Customer will be automatically enrolled in the Lucky Draw with corresponding lucky draw chances depending on the type of Designated Transaction completed, and no further registration is required.
5. Eligible Customer can earn a maximum of 10 lucky draw chances by completing Designated Transaction during the Promotion Period.
6. Each Eligible Customer can only be a winner and win a Lucky Draw Prize once during the Promotion Period.
7. Global Account :
 - i. Only applicable to customers successfully activate the Global Account Service via BOCHK Mobile Banking on/before 31 March 2026.
8. Payroll Account
 - i. Only applicable to customers successfully register for Payroll Account during the promotion period, and maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name account)
 - ii. For the record of BOCHK Payroll Account, BOCHK’s system record shall prevail.
9. Foreign Currency Exchange
 - i. Only applicable to Eligible Customer who conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking (“Eligible Trading Channels”) and accumulated every HKD1,000 during the Promotion Period.
 - ii. 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.
 - iii. 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.
10. Global Remittance
 - i. Only applicable to “Global Remittance” in Mobile Banking of the Bank, which remit out successfully with remit amount HKD 1,000 (or equivalent) or above.
11. Payment Connect
 - i. Only applicable to Eligible Customer who make a payment/ receive a payment of HKD/RMB 1,000 or above through Payment Connect.

12. Winners will be randomly drawn by a computer system of BOCHK from all the Eligible Customers enrolled in the Lucky Draw, and each winner will be entitled to the relevant following Lucky Draw Prize.

Prize	Cash Reward	Number of Winners
Grand Prize	RMB 10,000 (approximately equivalent to HK\$11,254.80)*	1 winner
2nd Prize	RMB 5,000 (approximately equivalent to HK\$5,627.40)*	10 winners
3rd Prize	RMB 3,000 (approximately equivalent to HK\$3,376.44)*	30 winners
4th Prize	RMB 1,000 (approximately equivalent to HK\$1,125.48)*	100 winners

*The above HKD equivalent value is based on the BOCHK exchange rate dated on 20 January 2026 to calculate and for reference only. The actual HKD equivalent value will be based on the prevailing rate on the date of execution.

13. BOCHK reserves the right to offer an alternative prize or cash reward as replacement of the Lucky Draw Prize without prior notice if the Lucky Draw Prize is not available or in the event of any other issues.
14. The results of the lucky draw which may include the English surname of the Eligible Winners and the first 4 digits of the Eligible Winners’ mobile phone number will be announced on BOCHK’s website at www.bochk.com and the latest version

of BOCHK mobile banking on or before 30 June 2026.

15. The Cash Reward will be deposited into Eligible Winners' Multi Currency Account on or before 30 June 2026.
16. **Eligible Winners should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account or Multi Currency/RMB Account during the Promotion Period or at the time when the Lucky Draw Prize is deposited, otherwise the Lucky Draw Prize will be forfeited.**
17. In the event of termination of BOCHK bank account, bad record, forfeiture of the Lucky Draw Prize, the Lucky Draw Prize will not be given away and will be cancelled automatically forthwith.
18. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Lucky Draw. Customers should hold the valid policy at the time of cash reward, otherwise the relevant prizes will be forfeited.
19. The Lucky Draw Prizes cannot be transferred, returned, exchanged for other offer/gift, and are also not for sale.
20. Employees of BOCHK who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.

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. You can go to the website of BOCHK to know more promotion details, product or service information and policy terms.
- 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.