

Operational Guideline for Internet Banking (For reference only)

Login to Internet Banking

- Choose “Personal Customers” > “Internet Banking”

The screenshot displays the Bank of China (Hong Kong) website. The header includes the bank's logo and name in Chinese and English, along with navigation links for About us, Security information, Contact us, Career, Branch locator, and Southeast Asian business. A secondary navigation bar lists various services like Private Wealth, Wealth Management, Enrich Banking, i-Free Banking, Private Banking, Corporate Banking, and SME in One. A red button for 'Account Opening' is visible on the right.

The main content area features a large banner for the 'Best Chinese Bank for the Greater Bay Area 2022' award by Asiamoney. On the left, the 'Online Login' menu is open, showing options for Personal Customers, Business Customers, Private Banking, and e-Banking Service. The 'Personal Customers' option is highlighted with a blue box, and the 'Internet Banking' sub-option is also highlighted with a blue box.

The background of the banner shows a stylized illustration of the Greater Bay Area with various skyscrapers and bridges.

After login Internet Banking



Last login record
Last Successful Logon: 2022/07/21 14:25:10 (Internet Banking)

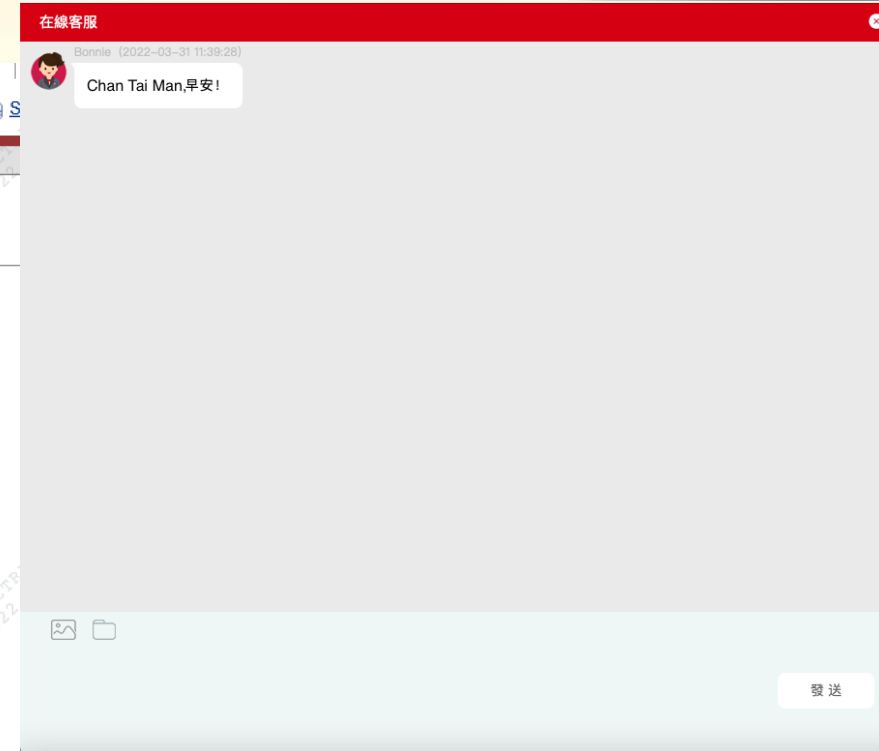


Details

Welcome to Internet Banking

Set up your own default page in a few simple steps!

- 1/ Click on the button "Interface Setting" on the top right corner.
- 2/ Select the modules to be shown on the default page and then click "Save".
- 3/ Back to the default page and the selected modules will be shown in your preferred order.



If you have any question, press "Online Chat" for enquiry

Check Account Balance

- Choose “Banking” > “My Account” > “Account Overview”

1

2

Your Relationship Manager's contact will be shown here

Bank of China (Hong Kong) Account Overview

Account / Deposit Type	Account / Deposit Number	Nickname	Currency	Ledger Balance	Available Balance	Maturity Date
Renminbi Current Account			CNY	76.00	76.00	
USD Current Account			USD	0.00	0.00	
HKD Current Account			HKD	10,765.15	10,765.15	

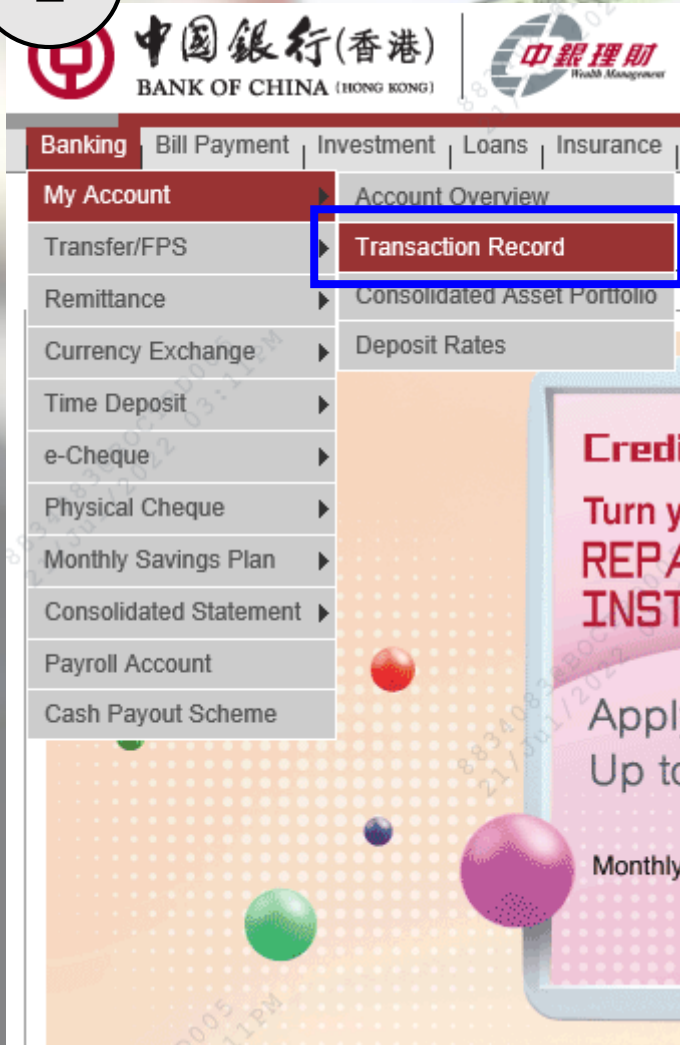
My Relationship Manager

The account balance of each account will be shown here

Check the previous transaction record

- Choose "Banking" > "My Account" > "Transaction Record"

1



2

The screenshot shows the 'Transaction Record' form. The 'Account Number' dropdown is set to 'Please select'. The 'Date' range is set to 'Last 14' days. The 'Submit' button is highlighted.

- Select account number and date range
- Press "Submit"

3

The screenshot shows the 'Transaction Record' table. The table includes columns for Transaction Date, Transaction Details, Currency, Withdrawals, Deposits, Balance / Debit(DR), and Particulars. The table shows two transactions: a clearing cheque on 2022/07/04 and an interest payment on 2022/06/30.

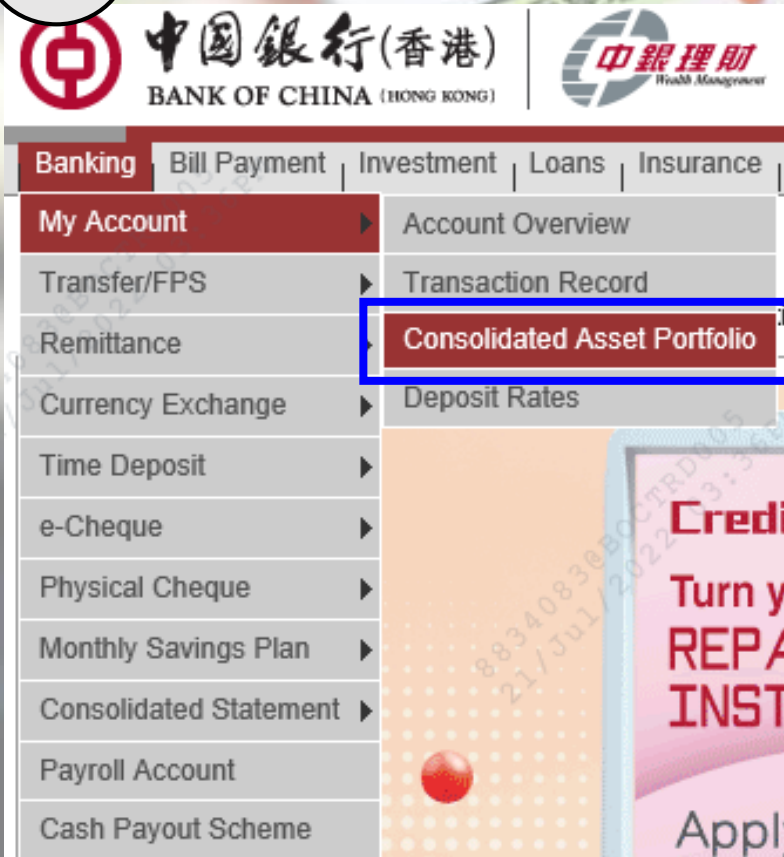
Transaction Date	Transaction Details	Currency	Withdrawals	Deposits	Balance / Debit(DR)	Particulars
2022/07/04	Clearing Cheque	HKD	10,000.00		10,765.15	00000100052
2022/06/30	Interest	HKD		0.02	20,765.15	

- Showing the transaction details

Check the Consolidated Asset Portfolio

- Choose "Banking" > "My Account" > "Consolidated Asset Portfolio"

1



2

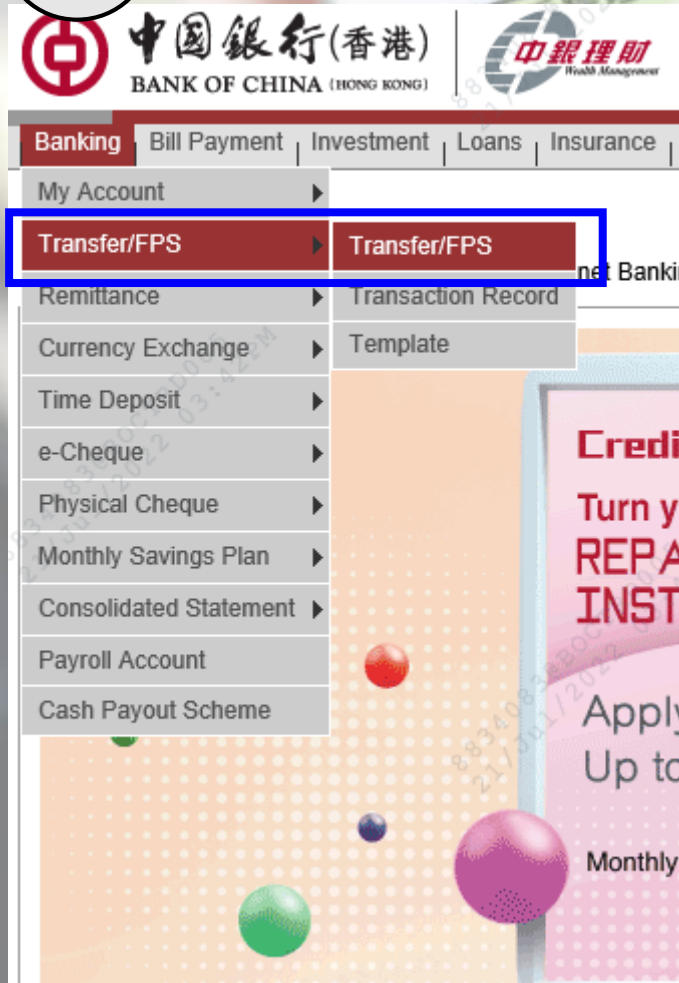
The screenshot shows the Bank of China (Hong Kong) website's Consolidated Asset Portfolio page. The page displays the Total Relationship Balance, Total Asset Value, and a detailed breakdown of assets by category and percentage.

Percentage		Percentage	
Deposits		Investments	
HKD Deposits	14%	Securities	68%
MTC Deposits	4%	Securities Margin	0%
RMB Deposits	1%	Funds	10%
		Precious Metal / FX Margin	0%
		Precious Metals	0%
		Structured Notes / ELI	0%
		Bonds / Certificate of Deposits	5%
		Currency Linked Investments / Structured Investments / Investment Deposits	0%
(HKD)		(HKD)	
Deposits		Investments	
HKD Savings Deposits		Securities *	
MTC Savings Deposits		Securities Margin	
RMB Savings Deposits		Funds	
HKD Current Deposits		Precious Metal / FX Margin	
USD Current Deposits		Precious Metals	
RMB Current Deposits		Structured Notes / ELI	
HKD Time Deposits		Bonds / Certificate of Deposits	
MTC Time Deposits		Currency Linked Investments - Dual Currency Investment	
RMB Time Deposits		Currency Linked Investments - Option Linked Investment	

Transfer/FPS

- Select "Banking" > "Transfer/FPS"

1



2

The screenshot shows the 'Transfer/FPS' form on the Bank of China (Hong Kong) website. The form is titled 'Transfer/FPS' and includes a 'Register Beneficiary' checkbox. The form fields are as follows:

Field	Value
Beneficiary	<input type="radio"/> My Beneficiary <input checked="" type="radio"/> New Beneficiary
Beneficiary Addressing Method	Beneficiary's Account Number
Beneficiary Bank/Institution	Please Select
Beneficiary's Account Number	
Beneficiary's Name	
From Account	Please select
Currency	HKD
Transfer Amount	HKD
Effective Date	<input checked="" type="radio"/> Transfer Now <input type="radio"/> Transfer Later on

Buttons: Register Beneficiary, Submit, Reset

Online transfer/ FPS flow

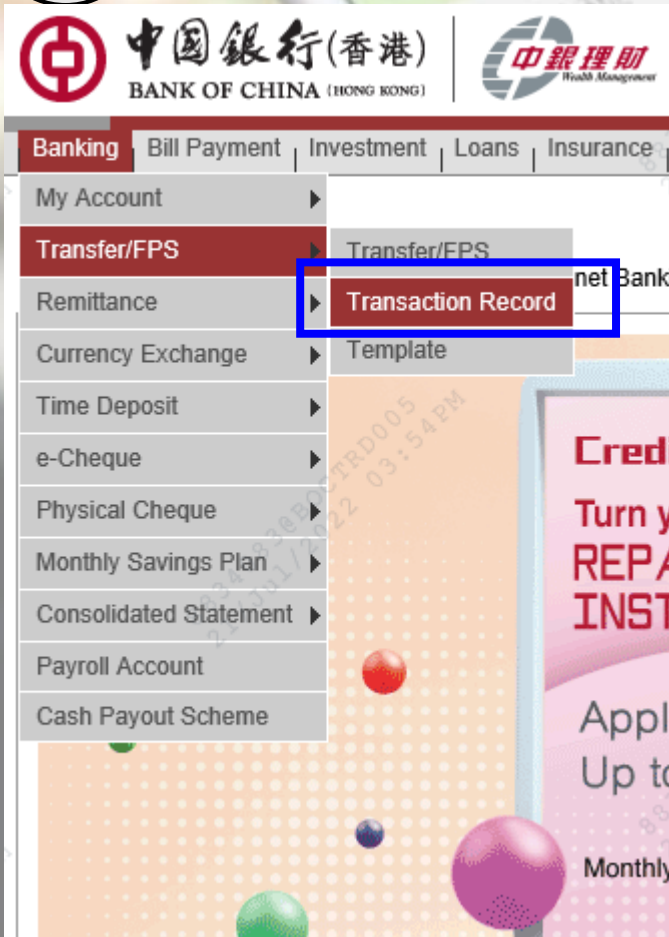
- Enter
- 1) My Beneficiary or New Beneficiary#
 - 2) Beneficiary information (Beneficiary Bank/Account no./ Mobile no./Email address/FPS ID)
 - 3) Withdrawal account (Saving/Current/MTC)
 - 4) Currency
 - 5) Transfer Amount
 - 6) Effective date (now/designated date)
 - 7) Press "Submit"

New beneficiary could be registered as "My beneficiary"

Check previous transaction of transfer/FPS

- Select "Banking" > "Transfer/FPS" > "Transaction Record"

1



2

Transaction Record form fields:

- Account Number: HKD Current Account
- Status: All transaction(s)
- Effective Date: From 2022/07/21 To 2022/07/21 (radio button selected)
- Within 45 day(s)
- Search button

Please click a reference number to see further details.

Effective Date	Transaction Type	Status	Payer/Beneficiary	Amount	Reference Number
2022/06/10	Pay	Completed		- HKD 235.00	2216105994397

- Select "Account number" , "Status" , "Range of effective date"
- Press "Search"

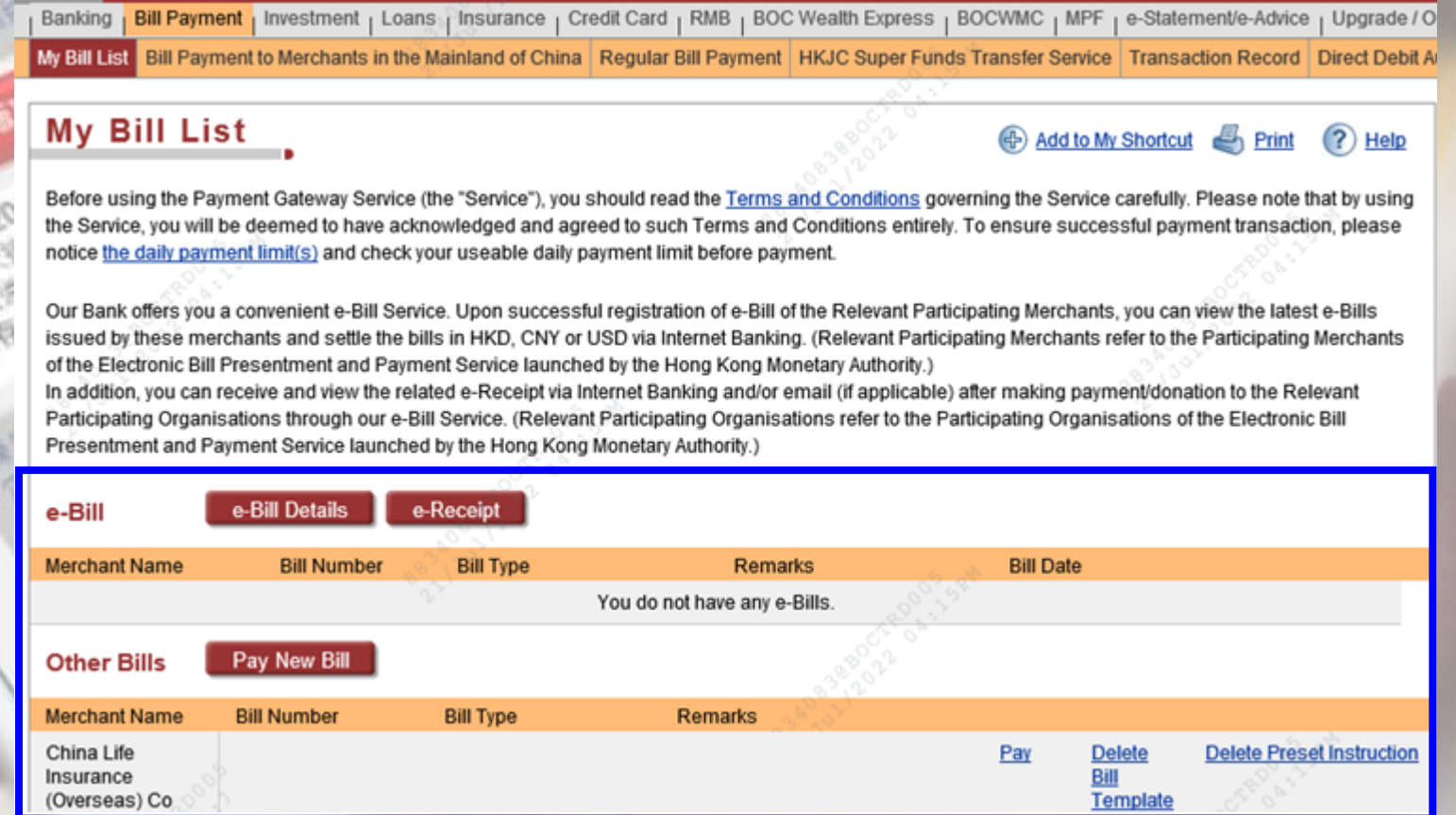
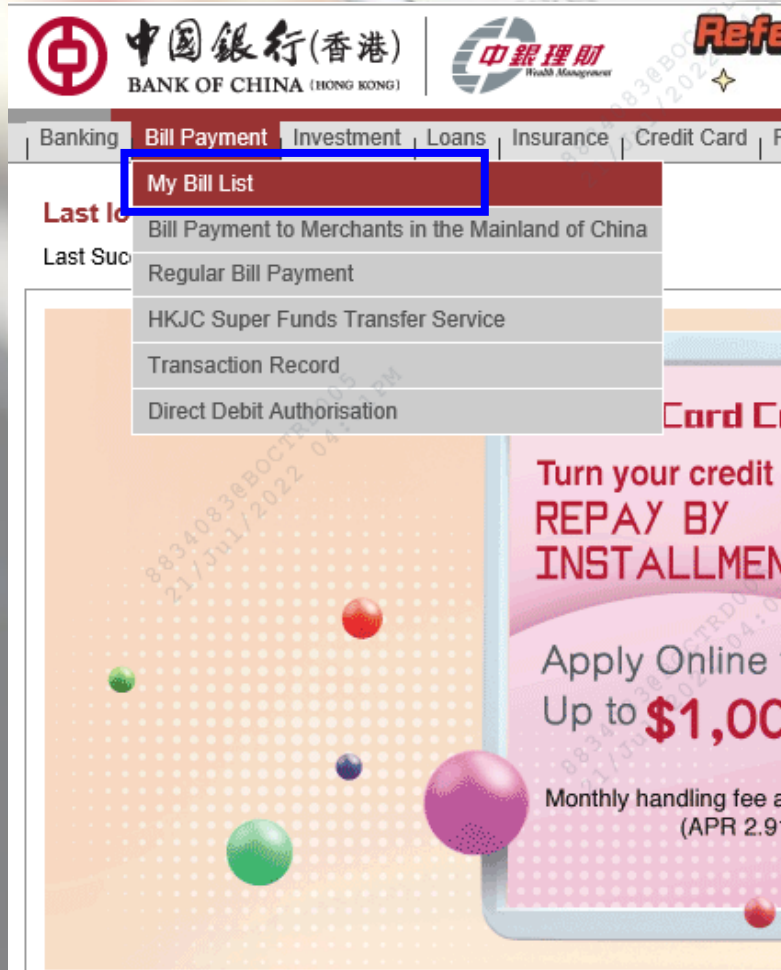
Transaction details will be shown here

Bill Payment

- Select “Bill Payment” > “My Bill List”

1

2



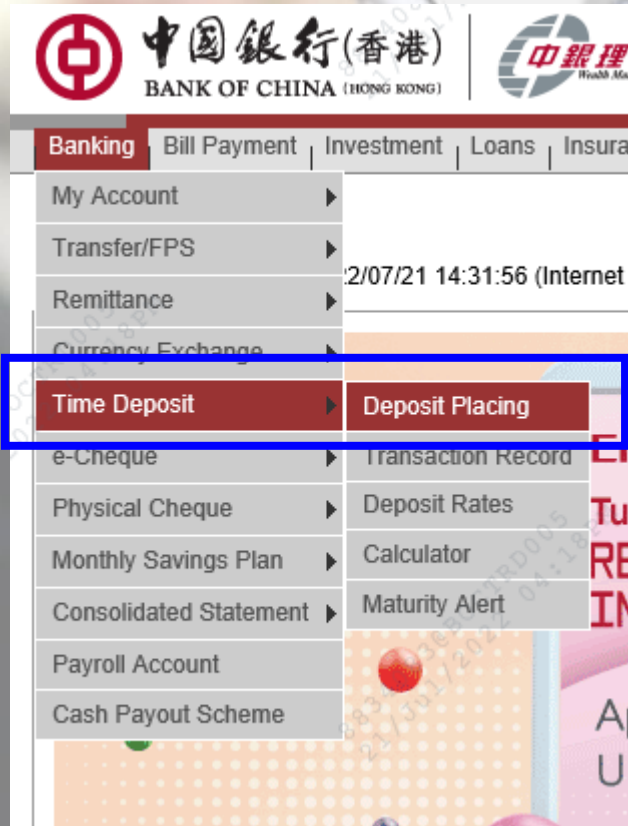
- Pay e-bills/Other bills

Time Deposit

- Select “Banking” > “Time Deposit” > “Deposit Placing”

1

2



Time Deposit Placement

Product Name: PERSONAL GREEN DEPOSIT

Deposit Currency: CNY

Date of Time Deposit Placement: ☒ Open Now ☐ Placement on ☐ Standing Currency Exchange Instruction and Scheduled Placement

[Product Description](#) [Enter Promotion Code](#)

[Eligible New Fund Balance](#) CNY 0.00

[Service Hour](#)

Time Deposit Placement

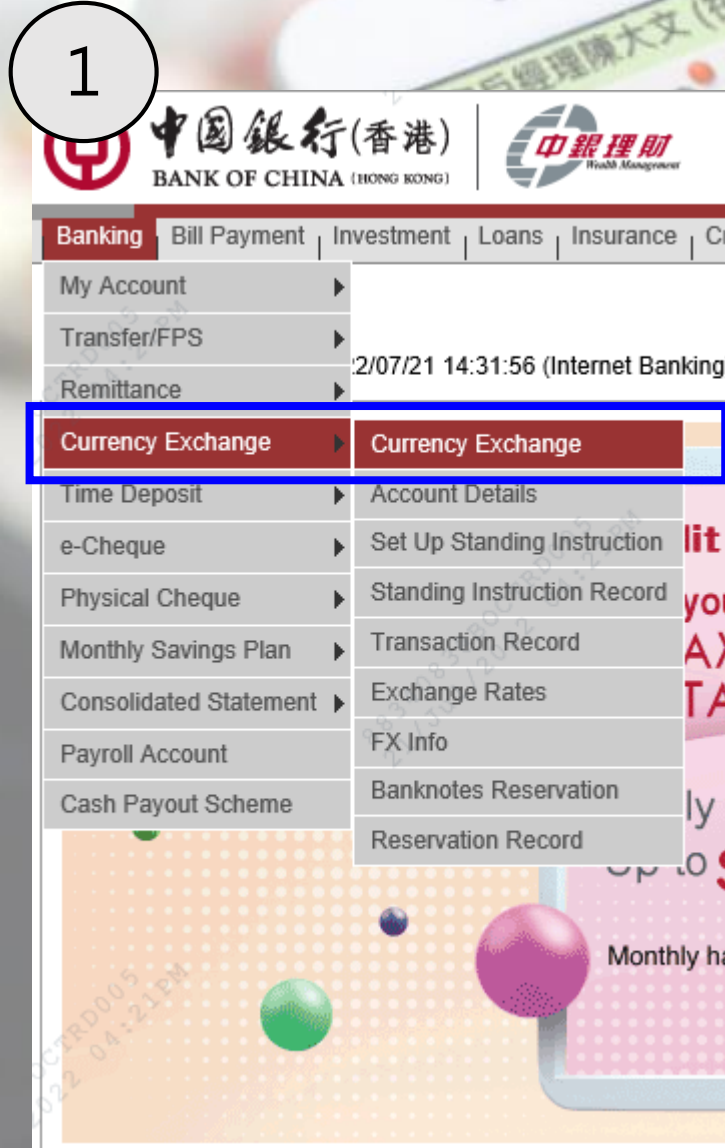
Select

- Product Name of time deposit
- Deposit Currency
- Date of Deposit Placement (Open Now/Designated Date)

Press “Time Deposit Placement”

Currency Exchange

- Select “Banking” > “Currency Exchange” > “Currency Exchange”



2

This screenshot shows the 'Currency Exchange' form on the Bank of China (Hong Kong) website. The form includes fields for 'From Account', 'Withdrawal Amount', 'To Account', 'Deposit Amount', and 'Effective Date'. The 'Effective Date' field has two options: 'Now' (selected) and 'Exchange later on'. A red arrow points from the 'Submit' button to the 'Effective Date' field.

Select

- Withdrawal Account
- Withdrawal Amount
- Deposit Account
- Deposit Amount
- Effective Date (Now/Designated date)

Press “Submit”

Want to get the latest FX information and expert analysis? Please click [here](#)

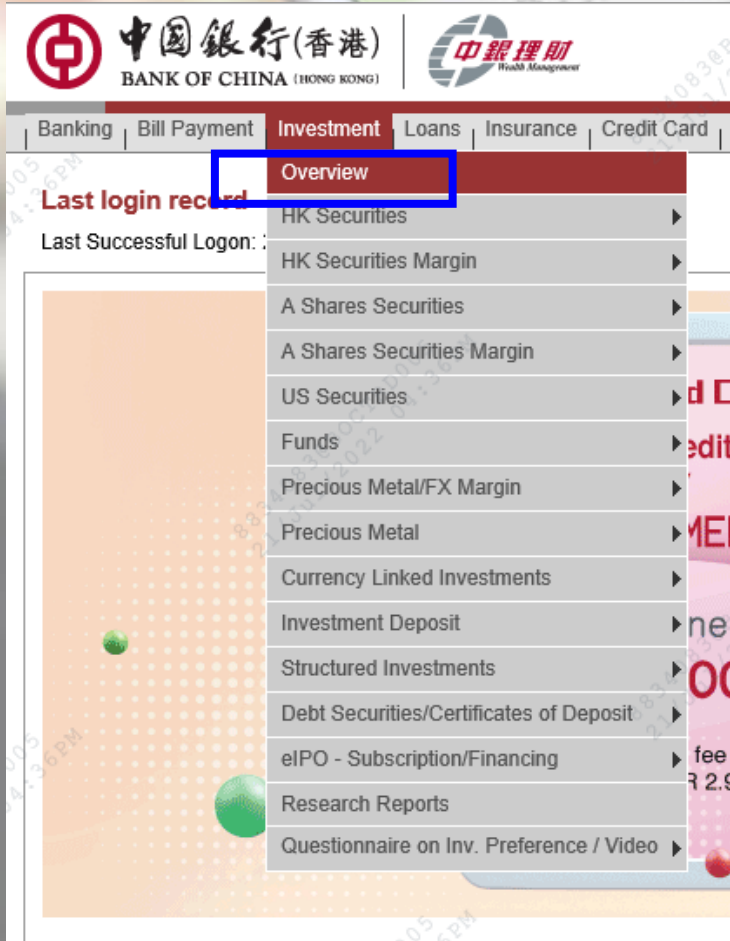
From Account	Please select	Quotes
Withdrawal Amount	Please select	(Up to 2 decimal places, except JPY)
To Account	Please select	
Deposit Amount	Please select	(Up to 2 decimal places, except JPY)
Effective Date	<input checked="" type="radio"/> Now Service Hours <input type="radio"/> Exchange later on	

Submit Reset

Check the balance of Investment Account

- Select "Investment" > "Overview"

1



2



Fund subscription

- Select "Investment" > "Fund" > "Subscribe"

1

2

Select

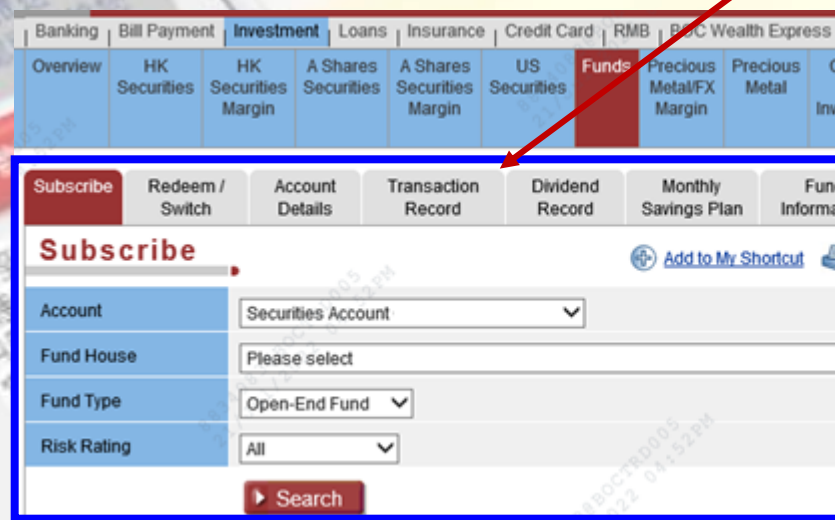
- Securities Account
- Fund House
- Fund Type (Open-end fund)
- Risk Rating (low/low to medium/medium/medium to high/high)

Press "Search"

3

Select the fund

Press "Subscribe"



Open-End Fund

Subscribe

AB (HK) Global High Yield Portfolio Class A2 – RMB(H)

CNY

High

127.7900

2022/07/20

1,000.00

Fact Sheet

Offering Documents

Subscribe

AB (HK) Global High Yield Portfolio Class A2 – RMB(H)

CNY

High

127.7900

2022/07/20

1,000.00

Fact Sheet

Offering Documents

Subscribe

AB (HK) American Income Portfolio Class AA – RMB(H)

CNY

Medium

74.4400

2022/07/20

1,000.00

Fact Sheet

Offering Documents

Subscribe

AB (HK) American Income Portfolio Class A2 – RMB(H)

CNY

Medium

127.6300

2022/07/20

1,000.00

Fact Sheet

Offering Documents

Min. Subscription Amount

Press "Subscribe"

Fund Subscription (Continued)

4

Two-factor Authentication Login

To safeguard your online banking security, please use Mobile Token to complete two-factor authentication login.

This transaction requires two-factor authentication.

Security Code: You may choose to use CAPTCHA, please [click here](#).

Please open BOCHK Mobile App on your phone and follow the steps below for authentication:

Step 1: Click "Mobile Token"

Step 2: Choose "Login/Security Code"

Step 3: Use fingerprint or "Mobile Token" Passcode for confirmation

Step 4: "Security Code" will be shown on the phone. Please input "Security Code" on Internet Banking and follow the step to complete transaction.

Generate Security Code

Transaction Confirmation Code
For Online Designated Transactions

Generate Security Code

Points to Note

Login/Security Code

Please Input Mobile Token Passcode

Login/Security Code

Your Security Code
666588
will expire in 57 seconds

Please input the above Security Code on Internet Banking.
You will be redirected to the "Generate Security Code" page when the Code expired.

Confirm **Cancel**

Enter Security code generated from Mobile Apps /OTP received by SMS

5

Subscribe

Account: Securities Account

Fund House: AllianceBernstein Hong Kong Limited

Fund Name: AB FCP I - American Income Portfolio (AT USD)

Fund Type: Open-End Fund

Fund Category: A

Fund Currency: USD

Dividend Type: Cash [Hint](#)

Risk Rating: Medium

Min. Subscription Amount: USD 120.00

Subscription Amount: USD

Settlement Currency: Please select

Fund Information: [Fact Sheet](#) [Offering Documents](#)

Complex Product: No

Please read [the notice to customers and important notes](#) before answering the following questions:

1) Are you a **person** of country(ies)/region(s) which is(are) restricted to subscribe and/or to hold the relevant fund?

☐ Yes ☐ No

2) Have you read the details of the Explanatory Memorandum?

☐ Yes ☐ No

Back **Submit** **Reset**

- Please read the offering documents, the notice to customers and important note, and answer questions before subscription

- Enter "Subscription Amount"
- Confirm the information of subscription Press "Submit"

Bond Subscription

1

Select "Investment" >
"Debt Securities/
Certificates of Deposit" >
Buy

2

IPO Buy Sell / Account Details Allotment Result / Transaction Record Debt Securities Information Open/ Register Account

Buy

By clicking an "Agree" button, you represented that you have read and understand the following information before buying Debt Securities / Certificates of Deposit:

- 1. Declarations and Important Notes**
In relation to my/our application to the Bank on the "Buy" screen page, I/we understand, agree to and accept the following:
1. By investing in this Product, I/we will be taking the credit risk of the Issuer and the Guarantor (if any) and not the credit risk of any other else.
2. The above risk disclosure of this Product does not set out all the risks associated with this Product. I/we have obtained, carefully read and understand all the contents of the Bank's Conditions for Services and all the offering documents and marketing materials relating to this Product including (in particular) all of the risk disclosure and risk warnings contained in such documents.
3. I am/We are not (a) "US person(s)" or "US/Canadian resident(s)".
4. I am/We are acting as principal(s) in relation to this application and the purchase of this Product.
5. I/we hereby apply to the Bank to purchase this Product.
6. I/we hereby agree and confirm that, upon this application being approved by the Bank, the Bank may deposit and hold this Product and any securities to be delivered under the terms of this Product in my/our securities account.
7. I/we hereby authorize the Bank to forthwith put a hold on and/or debit an amount not more than the debit amount of this product from my/our settlement account in respect of this application.
8. I/we will comply with any applicable selling restrictions set out in the offering documents.
9. I/we understand the nature and the key features of and the risks (including risk rating) associated with this Product. It is my/our own decision to invest in this Product after careful consideration. I am/We are willing to assume all the relevant risks.
10. I/we understand that investment in this Product may involve significant risks and to obtain independent professional advice if I/we am/are in any doubt about the nature of or the risks associated with this Product before making any investment decision.
11. I/we understand that (i) this application is irrevocable, (ii) the Bank may in its sole discretion decide to accept all or part of my/our application or not to accept my/our application at all.
- 2. Disclaimer**
The Bank will endeavour to ensure the accuracy and reliability of the information provided but do not guarantee its accuracy, reliability or completeness and the Bank shall not be liable to you for any losses or damages suffered by you as a result of any such representation, warranty, statement or information being invalid, untrue, incomplete, inaccurate and not up-to-date, if such representation, warranty, statement or information is provided or made by a third party to us. This information is not and should not be construed as an offer to sell or a solicitation of an offer to purchase or subscribe for any investment. The information is provided for reference only and is subject to change without notice.
- 3. Risk Disclosure**
The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. If you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.
The investment decision is by yours but you should not invest in any investment product without understanding its nature and risks. You should read carefully the offering documents and investment objective. Investments involve risks, you should read carefully the offering documents and investment objective.

Risk of debt securities / certificates of deposit trading
The prices of debt securities / certificates of deposit fluctuate, sometimes dramatically. The prices of debt securities / certificates of deposit may fall below the face value of the securities / certificates of deposit.

☐ Agree ☐ Disagree

Confirm

Please read the risk disclosure
before placing order

3

Banking Bill Payment Investment Overview HK Securities HK Securities Margin

IPO Buy Sell / Account Details

Buy

Choose the bond for
subscription
Press "Buy"

Please read the term sheet and
prospectus before placing order

ISSUE	Coupon Rate	Coupon Frequency	Maturity Date	Minimum Transaction Amount	Risk Level
HONG KONG GOVERNMENT, HONG KONG	9.65000000	2.00%	Semi-annually	2023/11/16	10,000.00 Low to Medium
HONG KONG GOVERNMENT, HONG KONG	9.85500000	2.00%	Semi-annually	2024/06/23	10,000.00 Low to Medium
HONG KONG GOVERNMENT, HONG KONG	HKSAR GOVT HONG KONG RETAIL GR				Medium
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 0.80% (15Y2708)				Medium
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 1.80% (10Y2412)				Medium
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 1.90% (10Y2312) 04.12.2023				
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 1.90% (10Y2406) 03.06.2024				
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 2.20% (15Y2908) 27.08.2029				
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 2.30% (15Y2508) 20.08.25				
HONG KONG GOVERNMENT, HONG KONG	HKG NOTES 2.40% (15Y2808) 22.08.2028				

Information last updated at HK Time: 2022/07/22 09:55:09

Bond Subscription (Continued)

4

- Enter Security code generated from Mobile Apps /OTP received by SMS

5

- Enter subscription
- Press "Agree and submit"

Two-factor Authentication Login

To safeguard your online banking security, please use Mobile Token to complete two-factor authentication login.

Security Code

Step 1: Click "Mobile Token"

Step 2: Choose "Login / Security Code"

Step 3: Use Fingerprint or "Mobile Token" Passcode for confirmation

Step 4: "Security Code" will be shown on the phone. Please input "Security Code" to Internet Banking and follow the step to complete transaction.

666588

Confirm Cancel

6

Buy

Account/Order: Securities Account

Issuer: HONG KONG GOVERNMENT, HONG KONG

Name of Issued Securities / Certificates of Deposit: HK\$AR GOVT BOND RETAIL GREEN BONDS DUE 2025

Term Sheet: Details

Prospectus: Details

Currency: HKD

Denomination: 10,000.00

Reference Price: 99.00000000

Maturity Date: 2025/05/19

Risk Level: Low to Medium

Minimum Transaction Amount: 10,000.00

Total Transaction Amount

I/we acknowledge and confirm that:

- The Bank is acting in the capacity of a principal in the distribution of this product.
- The product issuer is the Ministry of Finance of the People's Republic of China. Bank of China Limited, BOC Aviation Limited or Bank of China (Hong Kong) Limited, the Bank is NOT an independent intermediary because:
 - The Bank has close links or other legal or economic relationships with the issuer of this product.

Save as disclosed elsewhere (if applicable), the Bank is an independent intermediary between:

- The Bank does not receive any commission, or any other monetary benefits, provided by any party in relation to our distribution of any financial product to us, and
- The Bank does not have any close links or other legal or economic relationships with product issuers, or receive any non-monetary benefits from any party, which are likely to impair the independence to favour any particular investment product, any class of investment products or any product issuer.

The Bank can be the issuer of this product. The Ministry of Finance of the People's Republic of China has a beneficial shareholding in the Bank. Bank of China Limited or BOC Aviation Limited is an affiliate of the Bank. Save as disclosed elsewhere (if applicable), the Bank does not have any affiliation with the issuer of this product.

The Bank will benefit from the distribution of this product.

Agree & Submit Cancel

Buy

Account: Securities Account

Issuer: HONG KONG GOVERNMENT, HONG KONG

Name of Issued Securities / Certificates of Deposit: HK\$AR GOVT BOND SERIES HKD RETAIL BONDS DUE 2025

Term Sheet: Details

Prospectus: Details

Currency: HKD

Denomination: 10,000.00

Reference Price: 99.00000000

Maturity Date: 2025/05/19

Risk Level: Low to Medium

Minimum Transaction Amount: 10,000.00

Total Transaction Amount: 10,000.00

Consideration: 9,980.00

Assumed Interest: 28.46

Interest Accrued Since: T-2

Transaction Charges: HKD 0.00

Settle Amount: HKD 10,000.00

Issue Date: 2023/07/27

Settlement Amount: HKD Settle Amount

Product Risk Disclosure

- Investment risk: The price of this product may go up and down and may be volatile. The product may even become worthless. Buying and selling the product may not necessarily result in any profit, and may sometimes result in loss.
- Issuer/counterparty credit risk: The return on this product is based on the credit of the issuer and counterparty, as appropriate. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer and counterparty. The return on this product is based on the credit of the issuer and counterparty, as appropriate. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer and counterparty.
- Liquidity risk: Changes in interest rates may have a significant impact on the market price of this product. For example, the price of this product generally falls when interest rates rise - in this situation, you may incur a loss when the Bank repurchases the product during the investment period. The longer the investment period of this product, the more likely changes in interest rates, exchange rates, market movements and the issuer's financial and operating conditions will affect the price of this product.
- Counterparty risk: The product is not redeemable in your full currency, after currency in which the product is denominated, after currency in which the product is denominated, after currency in which the product is denominated, after currency in which the product is denominated.
- Interest rate risk: Changes in interest rates may have a significant impact on the market price of this product. For example, the price of this product generally falls when interest rates rise - in this situation, you may incur a loss when the Bank repurchases the product during the investment period. The longer the investment period of this product, the more likely changes in interest rates, exchange rates, market movements and the issuer's financial and operating conditions will affect the price of this product.
- Other risks: There may be other risks associated with the investment of this particular product and you are not mentioned above, please refer to each individual Term Sheet for details.

I/we understand that:

- The Bank has assessed the suitability of each product for its sale based on the information provided by me/us, including but not limited to the information provided here and on the Questionnaire on Investment Preferences; and
- The Bank does not provide a solvency service and therefore does not assume any solvency duty of or obligation in the solicitation of the sale or recommendation of the transaction other than to provide information.

I/we hereby agree to and confirm these Transaction Details and Product Risk Disclosure, and confirm that I/we are not and understand, agree to and accept the relevant [DISCLOSURE AND RISK FACTORS](#).

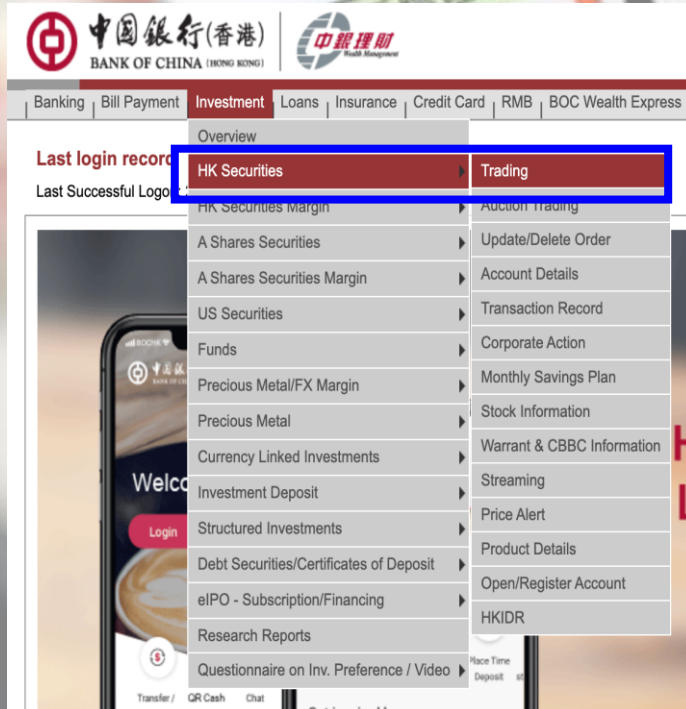
Back Confirm Cancel

- Check the subscription information
- Press "Confirm" to proceed the trade

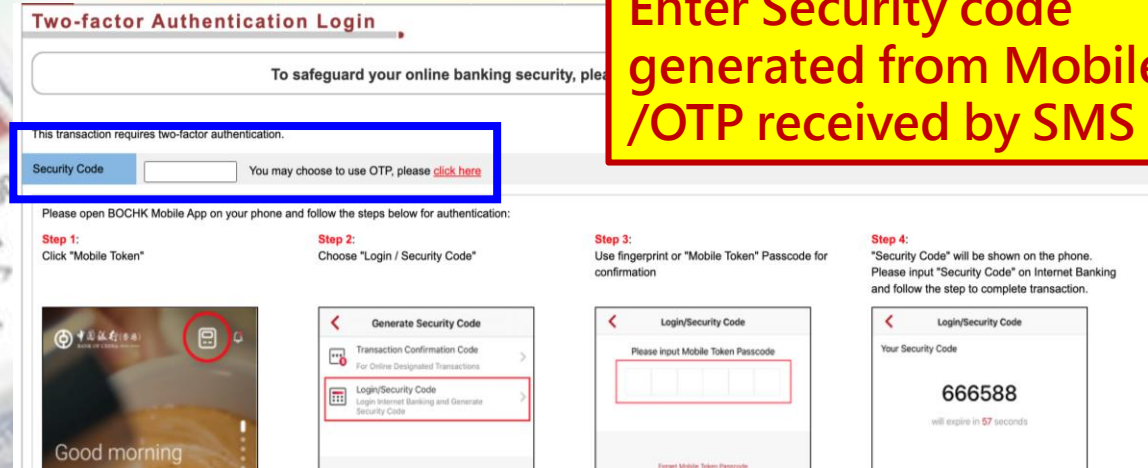
HK Securities Trading

- Select "Investment" > "HK Securities" > "Trading"

1



2



Enter Security code
generated from Mobile Apps
/OTP received by SMS

HK Securities Trading (Continued)

3

The screenshot shows the 'Trading' tab selected in the top navigation bar. Below it, the 'Trading' sub-tab is active. The form contains the following fields and options:

- Account:** A dropdown menu with 'Please select' and links to 'Account Fund Information', 'My Portfolio', and 'Service Hours'.
- Order Type:** Radio buttons for 'Enhanced Limit Order' (selected) and 'Market Order'.
- Buy/Sell:** Radio buttons for 'Buy' (selected), 'Sell', and 'Sell with Odd Lot'.
- Stock Code:** A text input field with a 'Code Search' link.
- Order Quantity:** A text input field with a label 'Shares (must be in board lot)' and a 'Lot Size (Shares)' link.
- Order Price:** A text input field with links to 'Free Real-time Basic Quote', 'Detailed Quote', and 'Quote Usage / Setting'.
- Good Till Date:** A dropdown menu showing '2022/07/25'.

Below the form, there is a confirmation section with a paragraph of text and a list of six numbered items. At the bottom, there are two buttons: 'Agree & Submit' and 'Reset'.

- Select Securities Account
- Select Order Type
- Select Buy/Sell/Sell with Odd Lot
- Enter Stock Code
- Enter Order Quantity
- Enter Order Price
- Select Good Till Date
- Check the order information and press "Agree & Confirm"

4

The screenshot shows the 'Trading' tab selected in the top navigation bar. Below it, the 'Trading' sub-tab is active. The form contains the following fields and options:

- Account:** Securities Account
- Order Type:** Enhanced Limit Order
- Buy/Sell:** Buy
- Stock Code:** 00005 HSBC HOLDINGS
- Currency:** HKD
- Order Quantity:** 400 Shares
- Order Price:** 48.400
- Transaction Amount:** 19,360.00
- Good Till Date:** (HK Date) 2022/07/25

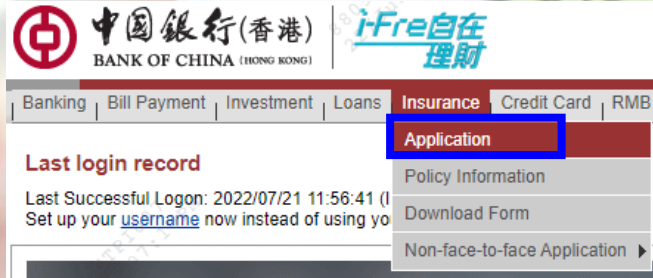
At the bottom, there are three buttons: 'Back', 'Confirm', and 'Cancel'.

Verify order information carefully and press "confirm"

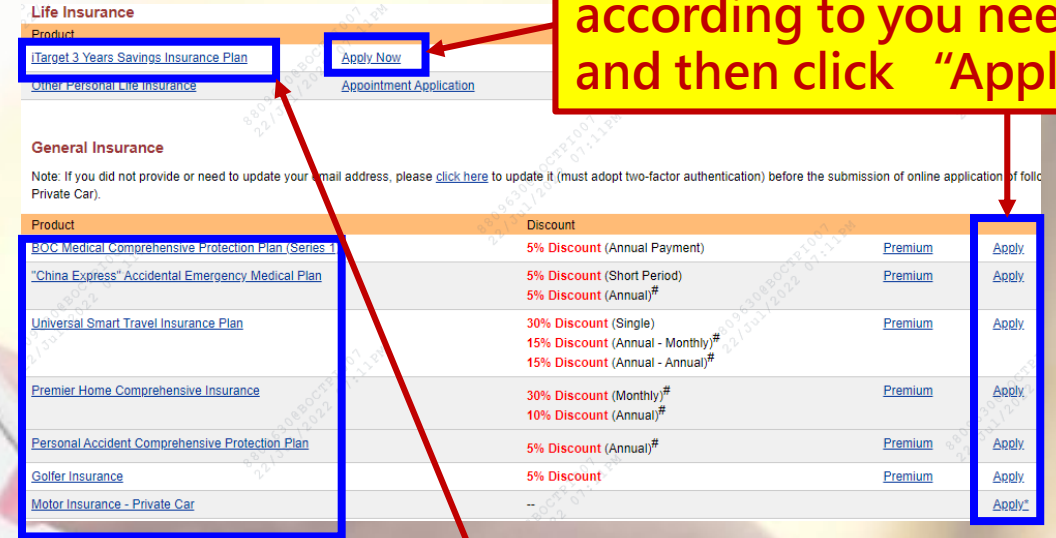
Insurance - Online Application

- Select "Insurance" > "Application"

1



2



Select the product according to your needs and then click "Apply"

3

The screenshot shows the 'Plan Option' page. The 'Product A' section is highlighted. The 'Product Leaflet' link is visible. The 'Details of Application' section is also shown, with a form for 'Date of Birth', 'Sex', 'Policy Currency', and 'Premium Payment Mode'.

Click the hyperlink of product leaflet, product introduction video (if any) and policy provision etc.

Select your plan and get a quote

Click the product name to go to Product Page to understand product details, promotion(if any), product leaflet and policy provision etc.

Insurance - Online Application (Continued)

4

Verify application and payment information carefully before confirmation

Apply

iTarget 3 Years Savings Insurance Plan
[Product Leaflet](#) [Product Introduction Video](#) [Policy Provisions](#)

Insurer : BOC Group Life Assurance Company Limited (「BOC Life」)
Enquiry Hotline of Bank of China(Hong Kong) : (852)3669 3003 (Enquiry about Technical Support for Online Application)
Enquiry Hotline of BOC Life : (852)2860 0688 (Enquiry about Product and Post-sales Service)

Applicant's Information

Name(English)	TEST A** B**
Name(Chinese)	*****
Date of Birth	2004/10/**
Sex	Male
Nationality(Country/District)	China/Hong Kong
ID Type	Hong Kong Identity Card
ID No.	G*****(*)
Mobile Phone No.	852 -
Email	abc ***@bochk.com
Residential Address	***** AB Testing H *****

Policy Currency	HKD
Premium Payment Mode	Lump-Sum Prepayment of Premium
Initial Lump-Sum Prepayment of Premium and Levy**	HKD 10,000.00 + 10.00(Levy)
Policy Term	3
Additional Amount Received After 3 Years	HKD 548
Annualized Guaranteed Rate of Return after Policy Maturity	1.80%
Payment Amount	HKD 10,010.00
Payment Bank Account	HKD Savings Account 012- 11111111111
Policy Delivery Method	Mail
Statement Delivery Method	Mail

Should have read, agreed and understood the corresponding product terms and conditions and declarations before confirmation

I understand that the submission of this application does not guarantee the issuance of the policy and the policy will only be possibly issued by BOC Life after (i) I have met the eligibility criteria and passed underwriting standards and examination; and (ii) the premiums and levy paid by my own account have been processed.

☐ confirm that I have read, understood and agreed that the above statements and / or declaration are correct.

Affordability declaration:

☐ confirm that the premiums payable of the policy do not exceed 50% of my net liquid assets or 50% of my net annual income. Therefore, I can afford the premium payable of the entire insurance plan period. At the same time, I also understand that after applying for this insurance plan, the basic living expenses can still be supported by my income or assets.

Cancellation Rights and Refund of Premium(s) and Levy / Charges:

☐ the Policy Owner, understand that I have the right to cancel this policy/application form and obtain a refund of any premium(s) and the levy and/ or charges (if any) paid, which are collected by BOC Life on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving written notice. Such notice must be signed by me and received directly by BOC Life's Principal Office at 13/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong within 21 calendar days after the delivery of the policy or issue of a Notice to me or my representative, whichever is the earlier. I understand that BOC Life will notify me of the Cooling-off Period via a Notice and/or text message. If the last day of the Cooling-off Period as indicated in the Notice and/or the text message is not a working day, it will fall on the next working day. No refund can be made if a claim has been admitted.

Direct Marketing Preference Options:

☐ confirm that BOC Life can use my personal information in direct marketing. Please refer to [Personal Information Collection Statement](#) for details. This choice will replace any of my choices that I have made in other existing policies under BOC Life. If I have not ticked this box, it means that I do not agree and such option will replace any of my choices that I have made in other existing policies under BOC Life.

[Back](#) [Agree & Confirm](#) [Cancel](#)

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Application reference number will be shown on Finish Page for your reference upon submission

Apply

Product A
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Transaction has been accepted. Please print out or save this certificate for record.
Reference No. : 111111111111

You will receive an email and SMS notifications upon the application is submitted. The policy will be in force upon it is successfully approved and the payment on premiums and levy have been settled. The policy contract will be delivered through mail or e-policy according to your policy delivery option during online application by BOC Life around 3 business days after the successful application. For inquiries regarding policy information, please call BOC Life insurance Customer Service Hotline at (852)2860 0688 during office hours.