



網上銀行 / 手機銀行

服務指南

Internet Banking / Mobile Banking
Service Directory

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▶ 網上銀行

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✎ 簡介

中國銀行(香港)「本行」的網上銀行為您提供全面的理財和投資服務及多項專享優惠*。配合穩妥的保安技術，您可安心進行各項交易。如您尚未登記本行的網上銀行服務，請親臨本行任何一家分行辦理登記。

*詳情請向本行職員查詢。

✎ 登入方法

- 登錄本行網址www.bochk.com，於「登入網上銀行」項下按「個人客戶」>「網上銀行」。
- 登入網上銀行，您需輸入您的網上銀行號碼/用戶名稱及網上銀行密碼。如您已預設使用雙重認證（流動保安編碼或保安編碼器）登入網上銀行，在輸入網上銀行號碼/用戶名稱及網上銀行密碼後，請在流動保安編碼或保安編碼器上產生6位數字的保安編碼，並輸入此保安編碼。



✎ 服務特點

✦ 首次登入或登記

- 首次登入或登記網上銀行服務，客戶可使用以下賬戶號碼
 - 儲蓄/往來賬戶
 - 信用卡賬戶
 - 「中銀理財」/「智盈理財」/「自在理財」
 - 網上銀行號碼
 - 電話銀行號碼
- 請於網上銀行登入版面按此按鈕：

✦ 網上開立投資賬戶

- 網上開立投資賬戶，可即時進行交易。

✦ 注意事項

- 每次交易完成後，可獲一個「交易編號」，請保留此「交易編號」作日後參考用途。

服務範圍

理財

- 我的賬戶
- 轉賬
- 匯款
- 貨幣兌換
- 定期存款
- 電子支票
- 實物支票
- 月供計劃
- 綜合月結單
- 登記發薪服務

貸款

- 按揭貸款
- 私人貸款
- 下載表格

電子結單

- 查詢結單
- 結單設定
- 重發郵寄結單

保險

- 申請
- 保單資料
- 下載表格
- 計算機

提升 / 開立服務

- 中銀理財 / 南商理財
- 智盈理財
- 自在理財
- 儲蓄 / 往來
- 證券
- 證券孖展
- 基金
- 貴金屬及外匯孖展
- 債務證券 / 存款證

繳付賬單

- 我的賬單
- 繳付內地商戶賬單
- 定期繳費
- 香港賽馬會駿越轉賬服務
- 交易紀錄
- 直接付款授權

信用卡

- 概覽
- 結賬
- 繳付賬單
- 月結單分期付款計劃
- 現金存戶
- 現金分期
- 交易紀錄
- 確認收受新卡
- 查詢電子結單
- 申請信用卡
- 查詢申請進度
- 簽賬得FUN
- 增值服務
- 索取結單副本

個人助理

- 信息
- 最近十筆交易紀錄
- 預設交易概覽
- 證券會籍計劃
- 電子提示
- 自選資訊
- 電子邀請

投資

- 概覽
- 港股證券
- 港股證券孖展
- A股證券
- A股證券孖展
- 美股證券
- 基金
- 貴金屬及外匯孖展
- 貴金屬
- 外匯掛鈎投資
- 投資存款
- 結構性投資
- 債務證券/存款證
- 新股認購/貸款
- 客戶投資取向問卷/短片

人民幣

- 服務概覽

中銀財互通

- 內地中國銀行

強積金

- 綜合賬戶結餘
- 最近供款查詢

個人設定

- 賬戶設定
- 自動轉撥服務設定
- 額度設定
- 保安設定
- 設定自動櫃員機服務
- 中銀卡App內購買限額設定
- 查價計劃
- 更改密碼
- 更改個人資料
- 上載地址證明文件
- 核實地址
- 版面設定
- 設定用戶名稱
- 手機銀行設定

理財服務

查詢賬戶餘額

- 查閱您名下已登記賬戶的結餘。
- 「可用餘額」為可即時動用的款項。
- 「賬面餘額」包括已入賬、但需待結算後方能動用的支票及其他票據金額。

轉賬

- 接受辦理預設轉賬交易。
- 可辦理中銀香港的銀行戶口間之轉賬。
- 以港元或人民幣經「轉數快」快速支付系統轉賬至本地銀行/機構的賬戶(包括SVF賬戶)，一般情況下，款項將即時扣賬，並可即時送抵收款銀行或機構。
- 以美元/歐羅經特快轉賬(RTGS/CHATS)轉賬至本地銀行的賬戶，一般情況下，款項將會即時或於「轉賬日期」扣賬，收款銀行最快可即時或於「轉賬日期」當日早上收到款項。
- 每天撥款至第三者賬戶的總限額為港幣1,000,000*。

匯款

- 可辦理電匯及中銀快匯。
- 接受辦理預設及常設指示的匯款申請。
- 查詢最近的匯出/匯入交易紀錄。
- 每天匯款至第三者賬戶的總限額為港幣1,000,000*。

*轉賬、本地銀行轉賬及匯款至第三者賬戶的每天撥款總限額為港幣1,000,000。

信用卡結賬

- 透過您的儲蓄/往來賬戶，直接支付已預先登記的(本人或第三方)中銀信用卡賬項。
- 透過網上銀行可登記第三者中銀信用卡。

貨幣兌換

- 提供港元與人民幣或外幣之間的兌換服務。
- 提供外幣交叉盤兌換服務。
- 多達十多種外幣可供兌換。
- 可辦理預設兌換交易。

電子支票

- 提供港元、人民幣及美元電子支票及本票服務。
- 可簽發、存入及止付電子支票及本票，及查詢有關狀態。
- 可辦理預設簽發及存入指示。
- 可於同一交易中分別簽發或存入多達8張電子支票/本票。
- 可以電郵傳送電子支票及本票予收款人。

電子結單

- 可查閱、列印及下載最長7年(84個月)的電子月結單，以及過去90天的電子日結單和電子通知書。
- 可辦理各類電子結單的申請。
- 修改電子結單設定，如結單語言。
- 申請郵寄版結單。

定期存款

- 提供港元、人民幣及指定外幣定期存款服務。
- 可開立或結清存款、更改到期指示及查詢存款紀錄。
- 開立外幣定期存款，可從港元儲蓄/往來賬戶、美元往來賬戶或「外匯寶」賬戶扣除款項。如從「外匯寶」賬戶扣除款項，賬戶內必須備有足夠金額的同幣種外幣。
- 開立人民幣定期存款，可從港元儲蓄/往來賬戶、人民幣儲蓄/往來賬戶扣除款項。
- 可在存款到期前的任何一個營業日，透過網上銀行更改到期指示。
- 結清定期存款時，相關款項只可存入同幣種賬戶。

繳付賬單

- 適用的賬單類別包括電費、煤氣費、水費、差餉及地租、稅款、電話費、保險費、關稅及證券費用等。
- 「政府或法定機構」、「公用事業機構」、「小學或中學教育」及「專上或專業教育」等類別以外的商戶賬單，於首次繳付賬單時必須使用雙重認證。如尚未啟動雙重認證功能，請親臨本行任何一家分行辦理登記。
- 可捐款予慈善機構。
- 每日最高繳費限額為港幣50,000，本行指定商戶的最高限額為港幣1,000,000(或等值外幣)或為客戶設定的限額。您可透過網上銀行或手機銀行使用雙重認證提升繳費限額或親臨本行任何一家分行提升限額。
- 本行將不時更新繳費商戶的名單，請於網上銀行 **繳付賬單** 項下查看商戶資料。

查詢最近交易紀錄

- 查閱最近的交易紀錄。
- 查詢賬戶交易紀錄，包括港元儲蓄賬戶、港元往來賬戶、人民幣儲蓄賬戶、人民幣往來賬戶、美元往來賬戶、「外匯寶」賬戶及證券提/存倉紀錄。

保險服務

- 提供周全保障，讓您倍感安心。
- 提供多種保險計劃，即時批核服務包括家庭綜合保障、醫療綜合保險、旅遊保險、家居保險、家傭綜合險、意外保險、學生意外保險、高爾夫球險及私家車險。
- 查詢於網上投保及續保的交易紀錄。
- 收到續期通知書後可在網上申請續保、下載賠償申請表和更改保單申請表。

登記賬戶及撥款限額管理

- 可透過網上銀行登記您名下的賬戶、信用卡或調整每天撥款/交易限額。
- 登記第三者賬戶、其他本地銀行賬戶、匯款收款賬戶或提升每天撥款限額均須使用雙重認證。

投資服務

於網上開立投資賬戶，即可享用多元化的投資服務，包括證券買賣、月供股票、基金買賣、債券交易、貴金屬及外匯孖展等。

客戶必須以「雙重認證」方可進行網上/手機銀行的指定投資交易：

- 港股證券/證券孖展、A股證券/證券孖展
 - 證券交易
 - 月供股票計劃
 - 新股認購/貸款申請
- 債務證券/存款證
 - 認購
 - 買入/沽出
- 基金
 - 認購
 - 贖回/轉換
 - 開立/更改/刪除月供計劃

證券買賣

- 可買賣證券、更改或取消買賣指示及查閱買賣指示的處理情況。
- 一個證券賬戶，同時買賣港股、中國A股及美股。
- 可即時運用已沽出而未交收的股票款項買入其他股票，靈活捕捉投資良機。
- 證券買賣指示
 - 建議於買賣證券前，先查詢股價。
 - 提供多種買賣盤供選擇，包括增強限價盤、市價盤、競價盤、競價限價盤(適用於港股)；限價盤(適用於中國A股)；限價盤、市價盤(適用於美股)。
 - 接受沽出碎股交易指示。
 - 如買賣指示不能如期上市或發出的指示不能於當日成交，該指示會自動取消。
 - 請記錄銀行回覆訊息中的交易編號。您或需按此編號查詢、更改或取消買賣指示。

- 更改股數(適用於港股、中國股及美股)
 - 如需減少買賣股數，輸入的新股數必須包括已成交(如有)的股數。
 - 如需增加買賣股數，請先取消原有的買賣指示，在取消確認後，再重新輸入新的買賣指示。
- 更改股價(適用於港股、中國股及美股)
 - 若為買入交易，輸入的新價格需高於原指示的買入價格。
 - 若為沽出交易，輸入的新價格需低於原指示的沽出價格。
- 可透過多元化的交易渠道包括網上銀行、手機銀行、電話銀行、投資服務熱線或分行(只適用於港股及中國股)更改或取消證券買賣指示。
- 覆盤
 - 經網上銀行及手機銀行進行的交易，覆盤訊息會以電郵及流動短訊形式發出。
 - 如無法收到覆盤訊息電郵/流動短訊，可進入 **證券** 項下查看 **交易紀錄**。
- 公司行動
 - 網上銀行接受相關服務的公司行動指示，包括供股、公開發售、股份發售、優先認購、股息選擇及收購(視乎公司行動條款及細則)。
- 即時股票報價服務(適用於港股)
 - 提供即時市場報價包括排隊價、經紀排位等。
 - 多種查價收費計劃供選擇，包括基本計劃、月費計劃及串流報價。
 - 基本計劃：證券客戶可享預設計劃，每月獲享固定次數的免費即時報價服務，超出部份按使用次數收費。(每次成功買賣證券可獲得額外免費查價服務。)
 - 月費計劃：每月支付固定費用以享用無限次即時報價服務。
 - 串流報價：每月支付固定費用以享用自動更新的即時報價服務。
 - 免費查價次數、計劃內容及收費詳情，可進入 **個人設定** 項下查看 **查價計劃**。
 - 可於 **股票查價數量計** 查詢上月及本月的即時查價使用量及費用。
- 即時股票報價服務(適用於中國股)
 - 提供基本查價及詳細查價
 - 提供即時市場報價包括排隊價、經紀排位等
- 即時股票報價服務(適用於美股)
 - 客戶需自行經網上或手機銀行申請即時報價服務
 - 提供即時市場報價，互動圖表及市場新聞
- 股票到價提示服務
 - 可自設股票價位，當市價符合設定價位，本行會將短訊發至您已登記提示服務的手提電話號碼。
 - 此服務適用於「證券會籍計劃」鑽星及金星級別的單名賬戶持有人。
 - 單名賬戶持有人如屬「證券會籍計劃」銀星及晉星級別，其當月累積交易額達等值港幣1,000,000元或以上，可登記享用三個月服務。

- 電子結單
 - 可透過網上銀行隨時查閱及下載最近90日的電子日結單及最近18個月的電子月結單。此外，同一結單會分別列明港股及中國A股的交易記錄，方便查閱。

證券孖展買賣

- 可於證券孖展內的「開立/登記賬戶」網上開立證券孖展賬戶，一經批核即可進行港股及A股孖展交易。
- 股票作押比率高達市值70%。
- 可查詢投資餘額、股票孖展作押清單、股票作押比率及交易紀錄。
- 可透過網上銀行進行港股及A股孖展交易及調撥按金。
- 免費短訊覆盤服務。

月供股票計劃

- 可按個人喜好選擇由本行提供的精選股票，每月最低供款金額為港幣/人民幣1,000元，在扣除購入股票的手續費後，才用以購入股票。若計劃內月供投資金額為港幣/人民幣1,000元或港幣及人民幣各500元，最多可投資兩隻股票；其後多於每月最低供款額的部分會以港幣/人民幣500元的倍數遞增。
- 每個計劃最多可選擇20隻股票，手續費按每個計劃收取，僅為供款金額的0.25%，即每月最低收費只需港幣/人民幣50元(已包括佣金、印花稅、交易費及交易處理費)。此外，更豁免保管費及代收股東權益(例如股息)手續費。
- 可透過自動轉賬形式從您指定的證券結算賬戶或中銀信用卡扣取每月供款，以證券結算賬戶供款的計劃不設供款上限；以信用卡供款的計劃，每月供款上限以該卡的信用額為準。透過中銀信用卡供款，更可賺取簽賬積分，連續供款時間愈長，兌換積分的比率愈高。
- 以正股的市場價格沽出任何計劃內的股票(即使股票數量未必是整「手」)，獲享更高回報。
- 如需更改或終止計劃，請在下一個交易執行日前的三個營業日之前向本行發出相關指示。
- 更改股票數目、更改供款金額或以另一張中銀信用卡作為扣賬賬戶，均不會影響「連續供款期」的計算。
- 除非本行另行申明，「月供股票計劃」的供款日在每月第十日，若該日並非股票交易日，則會順延至下一個股票交易日。如以中銀信用卡繳付供款，有關的扣款日為供款日前兩個營業日。
- 交易執行日為供款日後第一個股票交易日，交易日當天及其後第一個交易日不接受新增「月供股票計劃」。
- 如本行連續三個月均未能從您的證券結算賬戶或中銀信用卡成功扣除供款，本行有權即時終止有關計劃而不作任何通知。

基金

- 可經網上或手機銀行認購由本行分銷的基金，包括指定的開放式基金及發售期內的保證基金。
- 查詢指定證券賬戶項下所有以銀行代理人名義託管的開放式基金及保證基金的結餘資料。
- 查詢當天或過去45天所有經分行及網上銀行進行的基金交易紀錄及交易處理狀態。(「中銀理財」/「智盈理財」/「自在理財」客戶可查閱過去90天的認購紀錄。)
- 查詢現時持有基金的派息紀錄(不多於12期)，亦可查詢過去三個月已贖回基金的紀錄。
- 查閱全面的市場資訊，包括基金價格、資產分配、基金表現、銷售文件、市場評論及焦點基金等資料。

月供基金計劃

- 可透過網上銀行新增月供基金計劃(「計劃」)、更改計劃的每月投資金額、供款貨幣(只限港元及基金貨幣)及扣賬賬戶，並查詢詳細資料或終止計劃。
- 所有計劃的供款日及認購日期為每月的第20日，如該日為星期六或香港公眾假期，供款日及認購日將順延至下一個香港銀行營業日。
- 所有新增、修改或終止計劃的申請截止日期為有關計劃的供款日前最少三個香港銀行營業日(不包括星期六)。在有關截止日期後遞交的申請將被視作下一月份的申請。
- 可選擇透過在本行開立的指定結算賬戶或中銀信用卡支付每月供款。如透過結算賬戶支付供款，每月供款金額將於供款日扣賬，惟您須確保賬戶有足夠的可用餘額繳付供款。如以中銀信用卡供款，每月供款將在供款日前的兩個香港銀行營業日(不包括星期六)之前或本行指定的其他日期，從信用卡賬戶扣賬，您須確保中銀信用卡有足夠的可用信用額繳付供款。
- 如透過結算賬戶支付每月供款金額，每月供款額最少為港幣1,000(或等值外幣)；如以中銀信用卡支付每月供款金額，每月供款額最少為港幣1,000(或等值外幣)及最多為港幣20,000(或等值外幣)。此外，您可賺取信用卡簽帳積分。
- 如您連續三個月未能支付每月供款金額，本行保留終止有關計劃的權利。
- 如您於開立計劃後的12個月內終止有關計劃，本行保留收取手續費的權利。
- 本行保留隨時修訂及/或取消任何計劃及/或任何上述條款及細則的權利。

貴金屬及外匯孖展

- 透過您名下的貴金屬及外匯孖展買賣賬戶，可買賣各類貴金屬，包括九九金公斤條、倫敦金及倫敦銀；及各種貨幣：人民幣、港元、美元、澳元、加元、瑞士

法郎、歐羅、英鎊、紐元及日圓其中2種貨幣。

- 可查詢貴金屬及外匯孖展買賣價。
- 接受人民幣及各主要貨幣作為保證金，可查詢保證金餘額及進行保證金調撥及兌換。
- 可透過網上銀行開戶，手續簡便。
- 可以低至5%的保證金作高達20倍的槓桿投資，亦可利用在本行的定期存款作保證以代替保證金。
- 可擺於「指定平倉」及多種預放盤指示，包括「單一」、「二選一」及「按序」預放盤，而預放盤指示的有效期限可長達14日。
- 可查詢賬戶資料、交易及預放盤紀錄。

貴金屬買賣

- 透過您名下的「貴金屬存摺」賬戶，可買賣各類貴金屬，包括香港九九金(存摺)、香港九九九九金(存摺)、倫敦黃金、倫敦銀及蘇黎世白金。
- 查詢賬戶資料。
- 查詢貴金屬報價。

外匯掛鈎投資

- 查詢合約資料。
- 開立「雙貨幣投資」及「期權投資」。
- 可進行平盤交易。
- 查詢參考利率及協定匯價。
- 計算機功能。

投資存款

- 以存款貨幣作篩選，選擇合適的投資存款產品。
- 查詢最近的申請紀錄。
- 查詢尚未到期的存款資料。

結構性投資

- 以投資貨幣作篩選，選擇合適的結構性投資產品。
- 查詢最近的申請紀錄。
- 查詢尚未到期的結構性投資資料。

債務證券/存款證

- 提供首次公開發售服務。
- 可在二手市場買賣。
- 查詢賬戶資料。
- 查詢債務證券二手市場價格。

新股認購/貸款服務

- 可透過網上銀行申請新股認購貸款及以黃表方式認購新股。
- 如以黃表認購新股或透過網上銀行申請新股認購貸款，獲分配的新股會直接存入您的證券賬戶，您可於新股上市後即時買賣。

貸款服務

- 可預約按揭申請、即時申請中銀分期「易達錢」、中銀循環「易達錢」及中銀分期「易達錢」貸款加借。
- 透過「現金存戶」及「現金分期」服務，您可隨時將中銀循環「易達錢」的可用餘額套現，並存入您於本行或其他本地銀行的賬戶。
- 查詢私人貸款產品資訊、賬戶資料、申請進度及交易紀錄。

財經資訊

- 查詢各項存款利率、匯率牌價、貴金屬及外匯孖展買賣價、貴金屬價格、期權寶參考利率及匯價、債務證券報價、基金資訊、港股及A股資訊、認股證及牛熊證資訊。

信用卡服務

- 查詢信用卡的結欠金額、最低付款額、付款日期、信用總額、現時可用餘額及可用積分等資料。
- 查閱最新交易詳情及過去三個月的月結單資料。
- 透過「現金存戶」及「現金分期」服務，您可隨時將中銀信用卡的可用餘額套現，並存入您於本行或其他本地銀行的賬戶。
- 可申請電子月結單、補領信用卡月結單以及換領禮品。

強積金

- 查詢您的強積金賬戶資料。
- 查詢最近期及上一期強積金供款紀錄。

自動轉撥服務設定

- 完成設定後，當指定的往來賬戶餘額不足以支付有關票款時，自動轉撥服務將從閣下指定的儲蓄賬戶自動轉撥款項至往來賬戶，以免導致退票情況。

其他服務

- 可止付支票及查詢支票簽發狀況；更改網上銀行密碼、個人資料及保安設定(包括申請及啟用保安編碼器)。
- 您所申請的綜合月結單及往來賬戶月結單將會郵寄給您。
- 您所申請支票簿，劃線支票簿將以平郵寄遞，而來人支票簿則會以掛號形式寄出；掛號郵件的郵費會從您的往來賬戶扣除。
- 提供計算機功能供使用(適用於保險服務、期權寶、零存整付、定期存款及按揭貸款)。

保安資訊

- 完成交易後，必須按「登出」離開網上銀行服務，以防止您的個人資料外洩。
- 基於保安理由，系統會在您停止操作之後一段時間自動登出，以防止發生任何未獲授權的交易。如您一段時間沒有更改網上銀行密碼，系統於登入時將有訊息提示更改網上銀行密碼。
- 為保障您的個人私隱及資金安全，請勿向任何人士透露您的網上銀行賬戶號碼、用戶名稱及網上銀行密碼，並且應不時更改您的網上銀行密碼。
- 切勿透過任何電子郵件提供的超連結登入網上銀行。本行不會以電郵方式要求客戶提供賬戶號碼、密碼或任何個人資料。
- 本行採用國際認可的Transport Layer Security (TLS) 128位元或以上加密技術，保障資料能安全傳送。
- 若您連續五次輸入錯誤密碼，您的網上銀行密碼將被凍結並無法登入。您可透過以下方法重設或釋放被凍結的密碼：

1. 網上銀行/手機銀行重設網上銀行密碼

如您持有有效的提款卡或已附加銀行戶口的中銀信用卡，您可透過本行個人網上銀行或手機銀行重設網上銀行密碼。請於網上銀行登入頁面按「重設網上銀行密碼」或於手機銀行登入頁面按「重設密碼」。

2. 親臨本行各分行辦理手續，或透過電話銀行釋放被凍結的密碼，如下：

- 致電電話銀行及選擇語言
 - 請按「1」(「自動化戶口服務」)
 - 再按「5」(「支票服務及月結單服務或更改網上銀行服務設定」)
 - 再按「6」(「解除因多次輸入密碼錯誤而被凍結的網上銀行」)
- 如需暫停或終止網上銀行服務，可在登入電話銀行後，先按「1」，再按「5」，再按「5」(「暫停或取消啟動網上銀行」)；亦可親臨開戶分行辦理。日後如需重新啟動網上銀行服務，可親臨本行任何一家分行辦理。
 - 您可選擇使用流動保安編碼器或保安編碼器作為雙重認證工具。



▶▶▶ 手機銀行

簡介

中銀香港個人手機銀行提供各項銀行及證券服務，版面簡易清晰，讓您不再受時間或地域限制，隨時隨地透過任何流動電話網絡*輕鬆處理個人財務。

*請向相關電訊服務供應商查詢電話服務收費計劃，特別是數據漫遊收費。

主要功能



**全新界面 — 打造個人化主頁 功能一目了然
升級您的流動理財體驗**

1. 語音搜尋分行、股票及菜單，聆聽您的需要
2. 主頁可顯示您自訂的常用交易捷徑，為您帶來個性化方便快捷的手機銀行服務
3. 自動為您建立提醒事項，為您度身定制個人化手機銀行服務



**便捷轉賬 — 提供多貨幣跨行轉賬
自動替您選擇最抵最快轉賬方式**

1. 自動替您選擇最抵、最快的跨行過數方式，過程極簡
2. 支援登記新收款人，同步設定為常用收款人，方便往後過數
3. 過數後，一按即可經社交平台通知親朋好友
4. 新增預設轉賬，未來安排由您話事
5. 兼可找卡數，讓生活更輕鬆簡單



**專業投資 — 同一版面買賣港、A及美股
極速穿梭三地股票市場**



1. 同一版面買賣港、A及美股 極速穿梭三地股票市場
2. 按您的習慣設定特快交易，另設一鍵沽出全數持股，落盤瞬間完成
3. 股票篩選策略 - 利用超過30個指標自由組合，助您在股海中找出心水
4. 免費到價提示，直達交易頁面，捕捉投資機遇
5. 即時自動計算和顯示每股股數和買賣差價，落盤快人一步
6. 一站式投資平台，全方位支援證券買賣、公司行動、新股認購等



**簡易外匯 — 外匯交易必用工具
一站式服務為您送上**

1. 一頁盡覽16種外幣牌價，即時兌換
2. 給您至抵匯價，想您所想
3. 隨時隨地查閱外幣持有組合及交易紀錄，方便清晰





安全



流動保安編碼 — 認證手機銀行、網上銀行交易

1. 手機就是您的電子保安編碼，無需再攜帶實體保安編碼器
2. 支援指紋和Face ID登入和認證交易
簡單、快捷、高效、更保障您的資產安全



即時交易通知 — 即時獲悉交易通知 電子轉賬交易提示

即時獲悉手機或網上交易通知。一機在手，安心無憂



▶▶▶ 中銀香港個人手機銀行

請即透過官方軟件應用商店搜尋「BOCHK」或掃描二維碼，免費下載本行流動應用程式。



☐ 系統要求

為確保客戶資料安全，本行建議操作系統如下：

- iOS 10.0或以上
- Android 5.0或以上



登入方法

如您是本行的網上銀行客戶，即可透過本行的流動應用程式登入手機銀行。方法如下：

1) 輸入網上銀行號碼/用戶名稱、網上銀行密碼及驗證碼

如連續五次輸入錯誤的網上銀行密碼，密碼將被凍結，您將無法登入網上銀行及手機銀行。重新啟動密碼，您需親臨本行任何一家分行辦理或按以下步驟致電電話銀行：

1. 致電電話銀行及選擇語言
2. 請按 **1** 「自動化戶口服務」
3. 再按 **5** 「支票及月結單服務或更改網上銀行服務設定」
4. 再按 **6** 「解除因多次輸入密碼錯誤而被凍結的網上銀行」

2) 利用生物認證登入手機銀行

您亦可使用指定型號的流動裝置登記「生物認證」服務（包括指紋認證及Face ID等）後，即可快捷登入手機銀行。有關指定型號流動裝置名單詳情，請瀏覽本行網頁www.bochk.com：「主頁 > 更多 > 電子銀行服務 > 個人手機銀行」。



完成交易後，請按 **登出** 離開手機銀行服務，以防止您的個人資料外洩。基於保安原因，系統會在您停止操作之後的一段時間自動登出，以防止未經授權的交易。



服務範圍



賬戶

- 我的賬戶概覽
- 最近10筆交易紀錄
- 我的智能賬戶
- 登記收款人
- 開立儲蓄賬戶
- 開立投資賬戶
- 投資取向問卷



轉賬及繳費

- 轉賬/轉數快
- 二維碼付款/收款
- 繳付賬單
- 開戶易匯款
- 中銀快匯
- 跨境繳費
- 電子支票
 - 簽發支票/本票
 - 存入支票/本票
 - 止付支票/本票
 - 止付實物支票
- 登記轉數快



存款

- 開立定期存款
- 我的定期存款



信用卡

- 信用卡結帳
- 申請信用卡
- 信用卡優惠
- 積分兌換
- 查詢信用卡申請進度
- 月結單分期
- 確認新卡
- 現金分期
- 現金存戶



保險

- 旅遊保險
- 儲蓄保險
- 醫療及意外保險
- 大灣區系列保險
- 保單資料



證券

- 概覽
- 我的證券賬戶
- 交易紀錄
- 買入/賣出
- 市場資訊
- 認購新股/貸款
- 到價提示



基金

- 基金賬戶
- 基金認購
- 交易紀錄
- 派息紀錄
- 到價提示
- 基金搜索
- 基金比較
- 投資取向問卷



外匯

- 外匯賬戶
- 外匯交易紀錄
- 外匯牌價
- 外匯圖表
- 貨幣兌換
- 外匯計算機
- 外匯市場評論
- 現鈔牌價
- 預訂外幣現鈔



貴金屬

- 貴金屬賬戶
- 貴金屬交易紀錄
- 貴金屬牌價
- 貴金屬買賣



貴金屬及外匯孖展

- 貴金屬及外匯孖展賬戶
- 貴金屬及外匯孖展交易紀錄
- 貴金屬及外匯孖展交易
- 參考價
- 貴金屬及外匯孖展自選組合
- 指定平倉
- 保證金



貸款

- 按揭
- 稅務貸款
- 中銀分期「易達錢」貸款加借
- 現金存戶
- 現金分期



其他功能

- 投資市場評論
- 分享内容
 - 儲存及分享交易詳情
 - 分享優惠內容
 - 分享投資市場評論
- 語音搜尋
- 在線客服
- 訊息中心
 - 電子提示
 - 市場消息
 - 最新消息
- 個性化設定
 - 按個人習慣自訂首頁快捷鍵
 - 按個人需要顯示個性化推廣橫額



一般銀行服務

- 我最喜愛的優惠
- 銀行服務優惠
- 活動登記
- 分行網絡
 - 附近分行
 - 按地區搜尋
- 中銀理財櫃檯服務
(只適用於中銀理財客戶)
- 連接
 - 網上銀行
 - 企業網上銀行
- 手機銀行意見反饋



設定

- 更改密碼
- 更改電郵地址
- 股票特快交易設定
- 提示設定
- 額度設定
- 中銀卡App內購買限額
- 設定自動櫃員機服務
- 上載地址證明文件
- 核實地址
- 流動保安編碼設定
- 常見問題
- 聯絡我們

保安資訊

- 切勿透過任何電子郵件提供的超連結登入手機銀行。本行不會以電郵方式要求客戶提供賬戶號碼、密碼或任何個人資料。
- 本行採用國際認可的Secure Socket Layer (SSL) 128位元加密技術，保障資料能安全傳送。
- 若您連續五次輸入錯誤密碼，您的手機銀行密碼將被凍結並無法登入。您可透過以下方法重設或釋放被凍結的密碼：

1. 網上/手機銀行重設網上銀行密碼

如您持有有效的提款卡或已附加銀行戶口的中銀信用卡，您可透過本行個人網上銀行或手機銀行重設網上銀行密碼。請於網上銀行登入頁面按「重設網上銀行密碼」或於手機銀行登入頁面按「重設密碼」。



2. 親臨本行各分行辦理手續，或透過電話銀行釋放被凍結的密碼，步驟如下：

- 致電電話銀行及選擇語言
- 請按 **1** 「自動化戶口服務」
- 再按 **5** 「支票服務及月結單服務或更改網上銀行服務設定」
- 再按 **6** 「解除因多次輸入密碼錯誤而被凍結的網上銀行」

- 當您成功登記「生物認證」後，任何儲存於您的手機之生物認證紀錄均能使用「生物認證」。您必須確保只有您的生物認證資料儲存於您的手機能用作使用該裝置，並確保手機上用作儲存生物認證紀錄及登錄「生物認證」的保安密碼或編碼保密。基於保安理由，切勿於您的手機上登記他人的生物認證資料或使用已被破解的手機。
- 您可於登入手機銀行後，選擇「我的 > 設定 > 流動保安編碼設定 > 以生物認證登入及使用流動保安編碼」啟用或取消「生物認證」，或致電本行客戶服務熱線或前往本行各分行取消您的「流動保安編碼」。請注意於取消「流動保安編碼」及/或「生物認證」後，您的生物認證資料仍儲存於您的手機上，您可考慮因應情況自行決定刪除有關資料。
- 如您手機的生物認證紀錄曾經變更或於指定時間內（由本行不時指定）未有使用「生物認證」，您的「生物認證」會被暫停，您需要重設「流動保安編碼」。
- 如您有理由相信您的生物認證資料可能與其他人相同或非常相似，或您的生物認證資料很容易被盜用，切勿使用生物認證資料作生物認證。例如您有雙胞或三胞胎兄弟姊妹的話，切勿使用Face ID功能作認證。
- 如您的生物認證資料正在或將會經歷迅速發展或改變，切勿使用有關生物認證資料作生物認證。例如您正值青少年時期，面部特徵正迅速發育，切勿使用Face ID功能作認證。
- 您須採取一切合理的審慎措施，穩妥保管您的手機。假如您發覺或相信您的手機遺失或被盜用，或曾發生任何未經授權交易，您需要儘快通知本行。
- 為保障您的個人私隱及資金安全，請勿向任何人士透露您的手機銀行賬戶號碼、用戶名稱及手機銀行密碼，並且應不時更改您的手機銀行密碼。如您一段時間沒有更改手機銀行密碼，系統於登入時將有訊息提示更改手機銀行密碼。
- 完成交易後，必須按 **登出** 離開手機銀行服務，以防止您的個人資料外洩。
- 基於保安理由，系統會在您停止操作之後一段時間自動登出，以防止發生任何未獲授權的交易。



聯絡我們

如有查詢，歡迎親臨本行任何一家分行或致電客戶服務熱線(852) 3988 2388或瀏覽www.bochk.com。

提示：借定唔借？還得到先好借！

有關投資產品或服務的風險聲明

投資涉及風險。投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如客戶預期，您的資金可能因買賣投資產品而有所增加或減少，投資的損失可能等同或大於最初投資金額，收益亦會有所變化。基於市場情況，部分投資或不能即時變現。您在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並瞭解有關產品的性質及風險。個別投資產品的性質及風險詳情，請參閱相關銷售文件。您應徵詢獨立財務顧問的意見。

風險披露

以下風險披露聲明不能披露所有涉及的風險。在進行交易或投資前，您應負責本身的資料蒐集及研究。您應按本身的財政狀況及投資目標謹慎考慮是否適宜進行交易或投資。本行建議您於進行交易或投資前應尋求獨立的財務及專業意見。假如你不確定或不明白任何有關以下風險披露聲明或在進行交易或投資中所涉及的性質及風險，您應尋求獨立的專業意見。

證券交易的風險聲明

證券價格有時可能會非常波動。證券價格可升可跌，甚至變成毫無價值。買賣證券未必一定能夠賺取利潤，反而可能會招致損失。

買賣上市人民幣產品的風險

投資 / 市場風險 - 與任何投資一樣，人民幣股票產品也有投資風險。二級市場中的人民幣股票產品價格可升可跌，即使人民幣相對港元或其他貨幣升值，投資者的投資亦可能遭受損失。

流通性風險 - 人民幣股票產品是香港市場的一種新投資產品。此等產品未必有常規交易或活躍的二級市場，因此投資者可能無法及時出售所持有的人民幣股票產品投資，或不得以大幅低於價值的價格折讓此產品。此外，如果中華人民共和國中央政府收緊外匯管制措施，人民幣或人民幣股票產品的流通性將會受到影響，投資者可能面臨更大的流動性風險。

貨幣風險 - 如果投資者為持有人民幣以外的本地貨幣的非內地投資者，在投資人民幣股票產品時將面臨貨幣風險。在買賣人民幣股票產品時，該類投資者需進行本地貨幣及人民幣之兌換，將須支付貨幣兌換成本，即人民幣買入及賣出價格之間的差額。即使投資者的人民幣股票產品價格持續不變，但因為買賣人民幣存在差價，投資者在賣出此類產品時也不一定能夠獲得同樣金額的港元。此外，人民幣受限於較為嚴格的外匯管制。儘管中華人民共和國中央政府已放寬限制，允許在香港的銀行經營部分人民幣業務，但人民幣仍不能在香港自由兌換。投資者可能無法在預期時間內進行人民幣兌換及/或無法兌換預期數量，或完全不能兌換，因而帶來投資損失。中國中央政府的外匯政策或會改變，對投資者的投資帶來負面影響。

匯率風險 - 人民幣股票產品以人民幣交易和結算，故存在匯率風險。人民幣投資受匯率波動而產生獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。人民幣並不保證不會貶值，人民幣貶值可能會對投資者的人民幣股票產品價值帶來負面影響。因此人民幣股票產品不宜用作對人民幣/港元匯率波動進行投機的投資工具。

違約風險及信用風險 - 一般而言，人民幣股票產品同樣面臨可能與其他貨幣計價股票產品相關的常見違約風險。人民幣股票產品的表現受到發行人的營運表現及其他各方面因素影響，亦會受到與發行人可能具有的特別身份或特別的業務策略有關的信貸風險所影響。

新興市場風險 - 涉及中國內地市場的人民幣股票產品尤其受制於可能來自內地相關市場/產業/領域的風險以及其他因素如政府政策的改變、稅務和政治發展等。

人民幣兌換限制風險 (只適用於個人客戶) - 人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

人民幣兌換限制風險 (只適用於企業客戶) - 人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港元或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

經滬港通、深港通買賣中國A股的風險

不受投資者賠償基金保障

投資者須注意，香港的投資者賠償基金並不涵蓋滬股通及深港通。此外，中國內地投資者保護基金亦不涵蓋滬股通及深港通。

額度用盡

當滬股通或深港通的每日額度用盡時，會即時暫停相應買盤交易訂單(已獲接受的買盤訂單不會因每日額度用盡而受到影響，此外仍可繼續接受賣盤訂單)，當日不會再次接受買盤訂單。

交易日差異

由於滬股通或深港通只有在兩地市場均為交易日、而且兩地市場的銀行在相應的款項交收日均開放時才會開放，所以有可能出現中國內地市場為正常交易日、而香港投資者卻不能買賣A股的情況。投資者應該注意滬股通及深港通的開放日期，並因應自身的風險承受能力決定是否在滬股通或深港通不交易的期間承擔A股價格波動的風險。

前端監控對沽出的限制

對於那些一般將A股存放於券商以外的投資者而言，如果需要沽出所持有的某些A股股票，必須在不晚於沽出當天(T日)開市前成功把該A股股票轉至券商賬戶中。如果投資者錯過了此期限，他/她將不能於T日沽出該A股。

合資格A股的調出

當一些原本為滬股通或深港通合資格股票由於前述原因被調出滬股通或深港通範圍時，該股票只能被賣出而不能被買入。這對投資者的投資組合或策略可能會有影響。投資者需要密切關注兩地交易所提供及不時更新的合資格股票名單。

在香港以外地方收取或持有的客戶資產的風險

持牌人或註冊人在香港以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》(第571章)及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

買賣深圳創業板股票的限制 (只適用於深港通)

買賣深圳創業板股票僅限於機構專業投資者。

基金交易的風險聲明

本文件不構成對任何人作出買賣、認購或交易在此所載的任何投資產品或服務的要約、招攬、建議、意見或任何保證。本文件所載的投資產品或服務並不同等，亦不應被視為定期存款的替代品。投資雖可帶來獲利機會，但每種投資產品或服務都有潛在風險。由於市場瞬息萬變，投資產品的買賣價格升跌及波幅可能非如您所預期，您的資金可能因買賣投資產品而有所增加或減少，投資基金的價格可升可跌，甚至可能變成毫無價值。因此，您可能不會從投資基金中收到任何回報。基於市場情況，部分投資或不能即時變現。投資決定是由您自行作出的，但您不應投資於此產品，除非中介人於銷售此產品時已向您解釋經考慮您的財政狀況、投資經驗及目標後，此產品是適合您的。您在作出任何投資決定之前，須評估本身的財政狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。投資涉及風險。請細閱相關的基金銷售文件，以瞭解基金更多資料，包括其風險因素。倘有任何關於本風險披露聲明、進行交易或基金涉及性質及風險等方面的疑問，您應徵詢獨立財務顧問的意見。

內地互認基金的相關風險

內地互認基金受整體投資額度所限制，其互認資格不獲保證，您可能面對內地稅務的風險。該等基金主要投資於內地證券，您須瞭解其市場交易模式的差異及相關影響。同時，您或須承受額外的集中性風險及內地市場風險(包括政治、政策、稅務、經濟、外匯兌換、法律、監管及流動性風險)。

證券孖展的風險聲明

藉存放抵押品而為交易取得融資的虧損風險可能極大。您所蒙受的虧蝕可能會超過您存放於有關交易商或證券保證金融資人作為抵押品的現金及任何其他資產。市場情況可能使備用買賣指示，例如「止蝕」或「限價」指示無法執行。您可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如您未能在指定的時間內支付所需的保證金款額或利息，您的抵押品可能會在未經您的同意下被出售。此外，您將要為您的賬戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，您應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合您。

美國股票的注意事項

投資美國證券前應充分瞭解有關詳情、風險、收費及注意事項。閣下應自行尋求有關稅務的專業意見，包括但不限於進行海外投資時可能涉及的遺產稅及紅利預扣稅等稅務責任。美國證券投資服務不適用於美國人士，亦可能只限在某些司法管轄區提供。任何人士於作出投資前，應尋求獨立諮詢，考慮有關投資是否適合閣下。由於伺服器需要定期進行維護服務，系統於下列時間將不能提供交易、資金調撥、檢查所持證券及公司行動服務：香港時間星期六上午11:30—下午4:30

投資中國A股前應充分瞭解有關詳情、風險、收費及注意事項，詳情請瀏覽中銀香港網頁www.bochk.com中「證券買賣服務」及「經滬港通、深港通買賣中國A股及進行中國A股孖展交易的注意事項」或向中銀香港職員查詢。

有關貴金屬及外匯孖展買賣的風險披露

槓桿式貴金屬及外匯孖展交易的虧損風險可以十分重大。您所蒙受的虧損可能超過您的最初保證金款額。即使您定下備用交易指示，例如「止蝕」或「限價」交易指示，亦未必可以將虧損局限於您原先設想的數額。市場情況可能使這些交易指示無法執行。您可能被要求一接到通知即存入額外的保證金款額。如您未能在所訂的時間內提供所需的保證金或利息款額，您的未平倉合約可能會被平倉。您將要為您的賬戶所出現的任何虧損及對您的賬戶收取的利息負責。額外的保證金要求並不是本行按相關條款及條件對您的未平倉合約進行平倉的先決條件，亦不是

任何方式的限制。因此，您應按您本身的財政狀況及投資目標謹慎考慮這種買賣是否適合您。

有關外匯掛鈎投資「雙貨幣投資」、外匯掛鈎投資「期權投資」、投資存款及結構性投資(以下統稱「結構性產品」)的風險聲明：

外匯掛鈎投資「雙貨幣投資」、外匯掛鈎投資「期權投資」及結構性投資乃涉及衍生工具的結構性投資產品。投資決定是由您自行作出的，但您不應投資於任何產品，除非中介人於銷售產品時已向您解釋，並經考慮您的財政狀況、投資經驗及目標後，該產品是適合您的。

您不應只根據本宣傳品決定投資於任何產品。您在決定是否投資任何產品前，應詳閱相關的產品單張及銷售文件，以瞭解該產品的性質及風險，並應按本身的財政狀況及投資目標謹慎考慮是否適宜進行交易或投資。

投資涉及風險，您可能損失全部本金金額及利息。投資外匯掛鈎投資「雙貨幣投資」有機會於到期時收取掛鈎貨幣，匯率波動可能會對產品的潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)產品的潛在回報。

結構性產品與傳統定期存款不同，也不應被視為其替代品。這些產品並不受投資者賠償基金保障。

外匯掛鈎投資「雙貨幣投資」、外匯掛鈎投資「期權投資」及結構性投資並非受保障存款，不受香港的存款保障計劃所保障。

結構性產品並非上市證券，並無二手市場可讓您在到期前出售這些產品。

結構性產品並無以任何抵押品作抵押。您將承擔中銀香港的信貸風險。

投資於結構性產品有別於直接買入貨幣組合內任何一種貨幣。

外匯掛鈎投資「雙貨幣投資」並不保本。投資存款、外匯掛鈎投資「期權投資」及保本結構性投資只有持有到期才100%保本。

外匯買賣的風險

外幣投資受匯率波動而產生獲利及虧損風險。客戶如將外幣兌換為港幣或其他外幣時，可能受外幣匯率變動而蒙受虧損。

(只適用於個人客戶)目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶)目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

債券交易的風險

債券價格有時可能會非常波動。債券價格可升可跌，甚至可能變成毫無價值。買賣債券未必一定能夠賺取利潤，有時反而可能會招致損失。

投資風險

債券價格可升可跌，亦可能會波動。債券甚至可能變成毫無價值。買賣債券未必一定能夠賺取利潤，甚至會造成損失。

發債機構 / 擔保人信用風險

債券的回報與發債機構及擔保人(如適用)的信譽有關，信貸評級機構給予的信貸評級並非對發債機構及擔保人(如適用)信用可靠程度的保證。若果發債機構出現違約，這可能導致閣下損失全部的投資金額，包括本金金額。

與儲蓄或定期存款不同

債券為投資產品，不同於定期存款，且為無抵押及無擔保(如沒有擔保人)。債券並不受香港存款保障計劃保障。債券並非保本。投資於債券涉及一般銀行存款沒有之風險，並不應被視為一般儲蓄或定期存款之代替品。

不受投資者賠償基金保障

債券不受投資者賠償基金保障。

利率風險

利率變化可能會對債券之市場價格產生重要影響。例如，如果利率升高，債券之市場價格一般將會降低。在這種情況下，如閣下於最終到期日前出售債券，而債券的價格下跌，將導致閣下造成損失。

貨幣風險

對於非以閣下的本土貨幣計值的債券，如果債券的計價貨幣相對於閣下的本土貨幣在持有期內貶值，以閣下的本土貨幣計算及結算時，匯率波動可能會對潛在回報帶來負面影響，其可能帶來的損失或會抵銷(甚至超過)投資回報。

年期風險

債券有指定投資期。債券的投資期越長，利率、匯率、市場環境和發債機構的財務及營運情況對債券在投資期內之價值的影響便越大。閣下的實際回報(如有)可能遠少於預期，甚至可能承受損失。

流通性風險

債券旨在持有至到期日，可能沒有活躍的二手市場報價。如閣下於到期日前有意出售債券，閣下難以甚至無法找到買家，或沽出價格亦可能遠低於閣下的投資金額。如閣下於到期日前沽出債券，可能承受損失。

人民幣兌換限制風險

人民幣投資受匯率波動的影響而可能產生獲利機會及虧損風險。客戶如將人民幣兌換為港幣或其他外幣時，可能受人民幣匯率的變動而蒙受虧損。

(只適用於個人客戶) 目前人民幣並非完全可自由兌換，個人客戶可以通過銀行賬戶進行人民幣兌換的匯率是人民幣(離岸)匯率，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

(只適用於企業客戶) 目前人民幣並非完全可自由兌換，企業客戶通過銀行進行人民幣兌換是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。客戶應事先考慮及了解因此在人民幣資金方面可能受到的影響。

新興市場風險

於新興市場進行投資涉及某些不會在較成熟經濟體或證券市場出現的風險以及需要考慮的特殊因素。與較成熟的證券市場相比，這些新興市場可能缺乏社會、政治或經濟的穩定性。相對於較成熟的市場，投資於此類市場需要承擔較高的波動性。(適用於人民幣債券)。

其他風險

投資於某隻債券可能涉及以上未有提及之其他風險，詳情請參閱每隻債券的條款概要。

貴金屬存摺賬戶的風險

非保本

您於本產品下的投資為非保本的。在最壞情況下，您可能損失全數投資金額。

非定期存款

您於本產品下的投資並不同及不應被視為定期存款。

非計息賬戶

用作投資本產品的產品賬戶並不是一個計息賬戶，亦無任何收益或利息。

非受保障存款

您於本產品下的投資並非受保障存款，並且不受香港的存款保障計劃所保障。

無任何參考資產的實貨交收

本產品並不涉及任何參考資產實貨交收。您並無任何實貨貴金屬的任何權利，擁有權或管有權。

無抵押品

本產品並無以本行任何資產或任何抵押品作擔保。

有別於投資參考資產

投資本產品有別於直接投資參考資產。有關參考資產的市價變動未必會導致您在本產品的投資的價值相應變動。

市場風險

就(i)倫敦黃金，(ii)蘇黎世白金及(iii)倫敦銀作為參考資產而言，每個買賣單位的本行賣出價及本行買入價乃本行經參考(其中包括)本行相等於一個買賣單位的有關參考資產的現行市價(由市場經紀向本行作出的報價)後釐定。就(i)九九金及(ii)九九九九金作為參考資產而言，每個買賣單位的本行買入價及本行賣出價乃本行經參考(其中包括)一安士倫敦黃金的現行市價(由市場經紀向本行作出的報價)，並經主要推銷刊物第4頁「本產品的每個買賣單位如何定價？」一段所述有關因素所調整後釐定，以反映一個買賣單位的參考資產與一安士倫敦黃金之間的产品規格(即純度及單位大小)的差異。有關參考資產或倫敦黃金(如適用)的現行市價或會因多個未能預料的因素而出現大幅波動，(包括但不限於)供應關係轉變，利率波動，通脹，經濟增長及地緣政治局勢緊張等。您在本產品的投資須承受市場風險。價格波動或超出您的預期，所蒙受的損失可能大幅減少您的投資資本及盈利(如有)。

本產品並無於任何證券交易所上市

本產品並無於任何證券交易所上市，且並無獲香港的投資者賠償基金所保障。

本行的信貸風險

您於本產品的投資須承受本行的信貸風險。若本行的財政狀況有任何重大不利變動或會削弱或影響本行履行其在本產品項下的責任的能力。

本行的無力償債風險

概不保證您可就本行未能履行其償付責任而獲得保障。倘您投資本產品，您所依賴的是本行而非其他人士的信譽。倘本行無力償債或未能履行其於本產品項下的責任，您僅可以本行的無抵押債權人身份提出申索。在最壞情況下，您可能損失全數投資的資金。

提早終止風險

本行保留權利於至少90日前向您發出書面通知終止本產品。如本產品予以終止，則除了遵循本產品的章程文件或監管法律規定程序外，必須向投資者發出按證監會規定的通知。該通知(必須最少為三個月)須提呈予證監會事先批准，並必須載有終止的理由，容許作出該終止的章程文件有關條文、作出該終止的後果及其對現行投資者的影響，投資者獲提供的其他選擇(如有)，作出該終止的預計成本(如有)及其承擔人等資料。

本行亦可保留權利於至少30日前向您發出書面通知或於發生若干事件(如發生您違約的事件)時終止您的產品賬戶。在該等情況下，如您未能在終止日期前向本行出售您在產品賬戶項下的買賣單位，則本行就該終止應付予您的金額將由本行按真誠及基於當前的情況予以釐定，該金額或遠低於您在本產品的投資金額。詳情請參閱條款及細則。

抵銷權及留置權

本行有權在毋須發出事先通知下，將您在本行的所有或任何賬戶合併處理，以抵銷您虧欠本行的任何債務。根據條款及細則，如您違反您的責任，本行有權按照其釐定的時間及條款將您在產品賬戶內的買賣單位出售，並將銷售所得款項淨額用以解除您的責任。

利益衝突

本行及本行各附屬公司和聯屬公司就本產品所擔當的不同角色可能產生潛在及實際利益衝突。儘管本行於各個角色的經濟利益可能對您在本產品項下的權益不利，本行已就其不同業務範疇設置必要的監管信息屏障，亦已制定政策及程序以減低及管理上述利益衝突，以遵守適用法律及法規，並確保本行的交易或買賣按公平的原則進行。

匯率風險

每個買賣單位的本行賣出價及本行買入價乃本行經參考(其中包括)於釐定每個買賣單位的價格時按美元兌港元的當前匯率(由於有關參考資產或倫敦黃金(如適用)當前的市價並非以港元(「港元」)報價)後釐定。因此，您在本產品的投資或須承擔美元兌港元的現行匯率風險。

無保證回報

您在本產品的投資並無保證回報。

與本行對沖活動有關的風險

本行可能會進行對沖交易，而該等交易一般涉及與市場上各有關對沖對手方設立有關參考資產的長及/或短倉。如對沖交易規模龐大，該等活動可能會對有關參考資產或倫敦黃金(如適用)的現行市價造成不利影響，從而影響本行參照該等現行市價而釐定的每個買賣單位的本行賣出價及本行買入價。您於本產品的投資的價值可能會升或會跌。

不可抗力事件

如因任何本行不能控制的原因，包括本地或國際性的天災，政府措施，水災，火災，內亂，罷工，戰爭或本行無法合理控制的其他原因，機器故障，電力中斷，故障，損壞，干擾或設備或裝置不足或其他足以或可能導致貴金屬價格反覆無常的原因，有關貴金屬市場或交易所關閉或任何足以影響本產品運作的任何其他原因而導致本行不能或延遲履行責任，本行概不負責。

一般條款及細則：

- 上述產品及服務受有關條款及細則約束，詳情請參閱有關宣傳簡章或向本行職員查詢。
- 本行保留隨時更改、暫停或取消上述產品、服務及優惠，以及修訂有關條款及細則的酌情權而毋須事前通知。
- 如有任何爭議，本行保留最終決定權。
- 如本資料中、英文版本有任何歧異，概以中文版本為準。

有關保險服務的重要注意事項：

一般保險業務

- 有關一般保險計劃由中銀集團保險有限公司承保。
- 中國銀行(香港)有限公司(「中銀香港」)以中銀集團保險之委任保險代理身份分銷有關保險計劃，有關一般保險計劃為中銀集團保險之產品，而非中銀香港之產品。
- 對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而有關保險計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。
- 中銀集團保險已獲香港保險業監理處授權及監管，於中華人民共和國香港特別行政區經營一般保險業務。
- 有關保險計劃受相關保單的條款及條件所限制，各項條款及細則以中銀集團保險有限公司繕發的正式保單為準。各項保障項目及承保範圍、條款及不承保事項，請參閱相關保單。

人壽保險業務

- 有關人壽保險計劃由中銀集團人壽保險有限公司(「中銀人壽」)或中國人壽保險(海外)股份有限公司(「中國人壽(海外)」)承保。
- 中國銀行(香港)有限公司(「中銀香港」)以中銀人壽或中國人壽(海外)之委任保險代理身份分銷人壽保險產品，有關人壽保險產品為中銀人壽或中國人壽(海外)之產品，而非中銀香港之產品。
- 對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款的任何爭議，應由中銀人壽或中國人壽(海外)與客戶直接解決。
- 中銀人壽及中國人壽(海外)已獲保險業監理處授權及監管，於中華人民共和國香港特別行政區經營長期保險業務。

重要注意事項：

- 本小冊子並非旨在提供任何投資意見，因此，任何人不應賴以作為有關此方面的用途。本小冊子及其內容不構成，也不應被詮釋為提供任何專業意見、或買賣任何投資產品或服務的要約、招攬或建議。
- 本小冊子的內容可隨時予以修改，不作另行通知。
- 本小冊子的所有內容只供參考，並不能作任何編輯、複製或摘錄。

投資涉及風險。您不應只根據本小冊子決定投資於任何產品。您在決定是否投資任何產品前，應閱讀及了解銀行的服務條款及所有銷售文件，以瞭解該產品的性質及風險。

本文件由中國銀行(香港)有限公司刊發，內容並未經證券及期貨事務監察委員會審閱。

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▶▶▶ Internet Banking

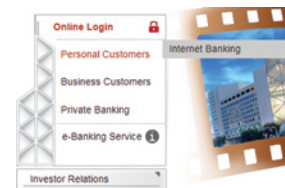
↗ Introduction

The Internet Banking provided by Bank of China (Hong Kong) (the “Bank”) allows you to enjoy comprehensive banking and investment services as well as various exclusive offers*. Together with our reliable security measures, you can manage your transactions with complete peace of mind. If you have not registered for our Internet Banking Services, please visit any of our branches for registration.

* For details, please contact the Bank’s staff.

↗ Login Method

- Please go to www.bochk.com. Under **Online Login**, click **Personal Customers** > **Internet Banking**.
- To access Internet Banking, you should enter your Internet Banking No. / User Name and Internet Banking password. If you have defaulted the use of two-factor Authentication (Mobile Token or Security Device) for login to Internet Banking, after entering your Internet Banking No. / user name and Internet Banking password, please generate a 6-digit Security Code on Mobile Token or Security Device and then enter this code.



↗ Service Features

↗ First-Time Login or Registration

- Customers can use the following account numbers for first-time login or registration of Internet Banking service
 - Savings / Current Account
 - Credit Card Account
 - *Wealth Management / Enrich Banking / i-Free Banking*
 - Internet Banking Number
 - Phone Banking Number
- Please click the button on the login page of Internet Banking: **First Time Login or Registration**

↗ Investment Account Opening via Internet

- Open an Investment Account online to enjoy instant trading services.

↗ Note

- You will be given a “Transaction Number” for each completed transaction. Please keep this number for future reference.

Scope of Services

Banking

- My Account
- Transfer
- Remittance
- Currency Exchange
- Time Deposit
- e-Cheque
- Physical Cheque
- Monthly Savings Plan
- Consolidated Statement
- Cheque Service
- Payroll Service Registration

Bill Payment

- My Bill List
- Bill Payment to Merchants in the Mainland of China
- Regular Bill Payment
- HKJC Super Funds Transfer Service
- Transaction Record
- Direct Debit Authorisation

Investment

- Overview
- HK Securities
- HK Securities Margin
- A Share Securities
- A Shares Securities Margin
- US Securities
- Funds
- Precious Metals / FX Margin
- Precious Metals
- Currency Linked Investments
- Investment Deposit
- Structured Investments
- Debt Securities / Certificates of Deposit
- eIPO Subscription / Financing
- Questionnaire on Investment Preference / Video

Loans

- Mortgage Loan
- Personal Loan
- Download Form

Insurance

- Application
- Policy Information
- Download Form
- Calculator

Credit Card

- Overview
- Payment
- Bill Payment
- Statement Pay by Instalment Plan
- Cash Before Card
- Cash Instalment
- Transaction Record
- Card Activation
- e-Statement Enquiry
- Apply Credit Card
- Application Status Enquiry
- Gift Point
- Value-Added Service(s)
- Statement Copy Retrieval

RMB

- Services Overview

BOC Wealth Express

- Bank of China in the Mainland

MPF

- Fund Balance Enquiry
- Last Contribution Enquiry

e-Statement

- e-Statement Enquiry
- e-Statement Maintenance
- Paper Statement Request

Upgrade / Open Service

- Wealth Management / NCB Wealth Management
- Enrich Banking
- i-Free Banking
- Savings / Current
- Securities
- Securities Margin
- Funds
- Precious Metal / FX Margin
- Debt Securities / Certificates of Deposit

Assistant

- Message
- Last Ten Transaction Records
- Preset Transaction Overview
- Securities Club
- e-Alert
- e-Subscription
- e-Invitation

Setting

- My Account
- Set up Auto-Sweeping Service
- Limit Setting
- Security Setting
- Set ATM Service
- Set up BOC Card In-App Purchase Limit
- Quote Service Plan
- Change Password
- Change Personal Information
- Address Proof Document Upload
- Address Verification
- Interface Setting
- Create User Name
- Mobile Banking Setting

Banking Services

Account Balance Enquiry

- You can enquire the balance of all your registered accounts.
- "Available Balance" means the amount that is immediately available for use.
- "Ledger Balance" includes the deposit amount of cheques and other notes that have been deposited into the account but yet to be cleared.

Fund Transfer

- Accepts scheduled transfer transaction.
- You can conduct interbank transfer between the bank accounts of BOCHK.
- You can conduct funds transfer in HKD or CNY to the accounts held with other local banks or institutions (including SVF accounts) through Faster Payment System ("FPS"). Under normal circumstances, the funds will be deducted immediately, and arrive at the beneficiary bank or institution immediately.
- You can conduct funds transfers in USD or EUR to the accounts held with other local banks through Express Transfer (RTGS/CHATS). Generally, the funds will be deducted immediately from the remitter's account or on the "Transfer Date", and the beneficiary bank will receive the funds immediately or in the morning of the "Transfer Date" at the earliest.
- The maximum daily limit of fund transfer to third party accounts is HKD1,000,000*.

Remittance

- Accepts telegraphic transfer application and BOC Remittance Plus.
- Handles the application for forward dated and standing instructions of remittance.
- You can enquire the latest transaction records of Outward / Inward Remittance.
- The maximum daily limit of fund remittance to third party accounts is HKD1,000,000*.

* The maximum daily limit of fund transfer, local bank transfer and remittance to third party accounts is HKD1,000,000.

Credit Card Payment

- Settles payment for your pre-registered BOC Credit Card (same name or third-party) by deducting from your savings / current account.
- You can register third-party credit card via Internet Banking.

Currency Exchange

- HKD/RMB exchange for foreign currency is available.
- Cross-currency exchange service is available.
- Foreign exchange service of more than 10 currencies is available.
- Accepts the standing instruction of currency exchange.

e-Cheque

- HKD / RMB / USD e-Cheque and e-Cashier's Order are available.
- Issues, deposits and stops e-Cheque and e-Cashier's Order, and enquiry of its status are available.
- Accepts forward-dated issuance and deposit instruction.
- You can issue / deposit up to eight e-Cheque(s) / e-Cashier's Order(s) during each transaction respectively.
- You can email e-Cheque and e-Cashier's Order to the recipient(s).

❖ e-Statement

- Monthly e-statement of up to 7 years (84 months) as well as daily e-statement and e-advice of the last 90 days are available for you to view, print and download.
- Handles the application for various e-Statements.
- You can amend your e-Statement setting, such as statement language.
- You can submit request for re-issuance of paper statement.

❖ Time Deposit

- Time deposit in HKD, RMB and other designated foreign currencies is available.
- You can place or uplift deposit, amend maturity instructions or enquire deposit records.
- For placement of time deposit in foreign currencies, funds can be debited from your HKD Savings / Current Account, USD Current Account or Multi-Currency Savings Account. If the funds are debited from your Multi-Currency Account, please ensure this account has sufficient funds of the same currency.
- For placement of time deposit in RMB, funds can be debited from your HKD Savings / Current Account or RMB Savings / Current Account.
- You can amend the maturity instruction for your time deposit via Internet Banking on any business day before the maturity date.
- For uplift of time deposit, the relevant deposit can only be credited to your accounts of the same currency.

❖ Bill Payment

- Applicable bill types include electricity charges, gas charges, water charges, Rates and Government Rent, tax, telephone charges, insurance premium, customs tariff and securities payment, etc.
- Other than the categories of "Government or Statutory Organisation", "Public Utility", "Primary or Secondary Education" and "Post-secondary or Specialised Education", you are required to use two-factor authentication when submitting the payment instructions. If you have not activated the two-factor authentication, please visit any of our branches for registration.
- You can make donations to charity organizations.
- The maximum daily bill payment limit is HKD50,000 whereas the maximum limit of the Designated Merchants of the Bank is HKD1,000,000 (or equivalent in foreign currency) or at an amount set by the customer. You could increase your payment limit on specific government organizations and merchants approved by the Bank by using two-factor authentication via Internet Banking or Mobile Banking or visiting any branch of the Bank.
- The merchant list may be updated by the Bank from time to time. For details, please refer to the list under [Bill Payment](#) of Internet Banking.

❖ Enquiry of Latest Transactions

- You can retrieve records of latest transactions.
- You can retrieve transaction record of accounts including HKD Savings Account, HKD Current Account, RMB Savings Account, RMB Current Account, USD Current Account, Multi-Currency Savings Account, and Securities Custody record.

❖ Insurance Services

- With our comprehensive protection plans, you can have total peace of mind.
- A wide array of insurance plans is provided, with instant approval including Family Comprehensive Protection, Medical Comprehensive Protection, Travel Insurance,

Home Insurance, Domestic Helper Insurance, Accident Insurance, Student Accident Insurance, Golfer Insurance and Private Car Insurance.

- You can enquire the records of your online enrolment and insurance plan renewal.
- After receiving the renewal notice, you can renew the application, download claim form and application form for amendment of policy via Internet Banking.

❖ Account Registration and Transfer Limit Management

- You can register your accounts, BOC credit cards or amend your daily fund transfer / transaction limit via Internet Banking.
- Two-factor authentication is needed for the registration of third party accounts, accounts at other local banks, beneficiary accounts for remittance, or the increase of your daily fund transfer limit.

➤ Investment Services

With the opening of the investment account via Internet Banking, you can enjoy a wide array of investment services including securities trading, monthly stocks savings, fund trading, bond trading and Precious Metals / FX Margin trading, etc.

Customers are required to use Two-factor Authentication to conduct designated investment transactions of Internet / Mobile Banking:

- Securities / Securities Margin in different markets
 - Trading
 - Monthly Savings Plan
 - eIPO – Subscription / Financing
- Debt Securities / Certificates of Deposit
 - IPO
 - Buy / Sell
- Funds
 - Subscribe
 - Redeem / Switch
 - Monthly Savings Plan

❖ Securities Trading

- You can conduct securities trading, amend or cancel trading orders and enquire the status of your trading orders.
- You can trade Hong Kong securities, China A shares and US securities through one securities account.
- Enjoy the flexibility in purchasing securities with the amount of unsettled Sell Orders of securities.
- Stock Trading Instructions
 - You are recommended to check stock prices before trading securities.
 - Provides various order types, including Enhanced Limit Order, Market Order, At-auction Order and At-auction Limit Order (applicable to Hong Kong securities). Limit order (applicable to China A Shares) and Limit Order and Market Order (applicable to US securities).
 - Accepts odd lot sell order.
 - If the stock fails to be listed or traded on the specified date, this trading instruction will be cancelled.
 - You are advised to record the transaction number in the reply message sent by the Bank. You may need to quote this transaction number for the enquiry, amendments or cancellations of your instructions.

- Change Stock Quantity (Applicable to Hong Kong securities, China A shares and US securities)
 - If you intend to reduce the trading quantity, the new quantity entered should include those stocks for which transactions have already been completed (if any).
 - If you intend to increase the trading quantity, you should cancel the original trading instructions first. Once your cancellation instructions have been confirmed, you can place a new trading order.
- Change Stock Price (Applicable to Hong Kong securities, China A shares and US securities)
 - For the buy order, the new unit price should be higher than the original bid price.
 - For the sell order, the new unit price should be lower than the original ask price.
- You can amend or cancel stock orders through multiple trading channels, including Internet Banking, Mobile Banking, Phone Banking, Investment Service Hotline or branches (only applicable to Hong Kong securities and China A shares).
- Order Notification Service
 - For orders conducted via Internet Banking and Mobile Banking, order notification will be sent by email or SMS.
 - If you cannot receive any order notification through email or SMS, please refer to **Transaction Record** under **Securities** section.
- Corporate Action
 - Internet Banking accepts corporate action instructions for relevant services including Right Subscription, Open Offer, Share Offer, Preferential Subscription, Dividend Option and Offer (subject to the terms and conditions of the corporate actions).
- Real-Time Stock Quote Service (Applicable to Hong Kong securities)
 - Real-time stock quotes including bid-ask queues and broker queues, etc are available.
 - Various stock quotes service plans are available, including Basic Plan, Monthly Plan and Streaming.
 - Basic Plan: Pre-set plan for securities customers is available with a fixed amount of free real-time stock quotes each month. Fees will be levied for each extra quote used. (You will be rewarded with additional free real-time stock quotes for every successful trading.)
 - Monthly Plan: You can enjoy unlimited real-time stock quotes with a fixed monthly fee.
 - Streaming: A fixed monthly fee is charged for the auto-updated stock quotes.
 - Please refer to **Quote Service Plan** under **Setting** for details of the number of free stock quotes, stock quotes plans and fees.
 - You can check quote usage and the fees of the current month and the previous month via **Quote Meter**.
- Real Time Stock Quote Service (Applicable to China A Shares)
 - Basic plan and detailed plan
 - Real-time stock quotes including bid-ask queues and broker queues, etc are available
- Real Time Stock Quote Service (Applicable to US securities)
 - Customers need to apply for the Real-time stock quotes through Internet or Mobile Banking
 - Real-time stock quotes, charts and market news
- Price Alert Service
 - You can pre-set your target stock price. When the market price hits the price, the Bank will send SMS to your mobile phone number that has been registered for the alert service.

- This service is applicable to Sole name account holders under the Securities Club Diamond Star and Gold Star Membership tiers.
- Sole name account holders under the Securities Club Silver Star and Bright Star Membership tiers can register for the service for 3 months if their accumulated transaction amounts to HKD1,000,000 equivalent or above in the month.
- E-Statements
 - You can access and download daily e-Statements of the last 90 days and monthly e-Statements of the last 18 months anytime via Internet Banking. Also, stock trading records of Hong Kong stocks and China A shares are separately displayed on the same statement for easy reference.

■ Securities Margin Trading

- You can open margin account online via "Open / Register Account" in Securities Margin and may conduct HK shares and A shares margin trading once approved.
- A loanable percentage of up to 70% of prevailing market value of the stocks.
- You can access your investment balance, list of securities eligible for margin trading, loanable percentage and transaction records.
- You can conduct Hong Kong & A Shares securities margin trading and margin transfer via our Internet Banking.
- Free SMS notification service is available for your use.

■ Monthly Stocks Savings Plan

- According to your own preference, you can invest in selected stocks provided by the Bank. The minimum monthly contribution is HKD / CNY 1,000 which will be used for stock purchase after deduction of the transaction fee. For a Plan with a monthly investment amount of HKD / CNY 1,000 or HKD 500 and CNY 500, a maximum of two stocks can be selected for investment. Any additional part over the minimum monthly contribution amount has to be made in the integral multiples of HKD / CNY 500.
- A maximum of twenty stocks can be selected in each plan. A transaction fee equivalent to 0.25% of the total monthly contribution amount is charged for each plan. And the minimum charge is HKD / CNY 50 per month (including brokerage fee, stamp duty, transaction levy and transaction charge). You can also enjoy waivers on safe custody and collection fees of shareholder entitlements (e.g. dividend).
- Monthly contribution can be made through autopay from your securities settlement account or BOC Credit Card. There is no upper limit for the contribution of a Plan made by debit to the securities settlement account, while the upper limit for the monthly contribution of the Plan made by a credit card is equivalent to the credit limit of the card. In addition, you can earn the credit card gift points by settling the contribution payment with BOC Credit Card. The longer the period of the consecutive contributions, the higher the gift point conversion rate is.
- You can sell any stock maintained in the plan at market price (even if the number of shares is less than one lot) to enjoy a higher return.
- To amend or terminate the Plan, simply place instruction with the Bank three business days before the next transaction day.
- Change in the number of stocks, monthly contribution amount or the use of another BOC Credit Card as the debit account will not affect the calculation of "Consecutive Contribution Period".
- Unless otherwise specified, the contribution day of the "Monthly Stocks Savings Plan" is

on the tenth day of each month. If such day is not a stock trading day, contribution day will fall on the next stock trading day. If the contribution amount is paid by BOC Credit Card, the contribution amount will be debited 2 business days before the contribution day.

- Transaction day is the next stock trading day after the contribution day. Adding new plan(s) is/are not accepted on the transaction day or the next stock trading day after the transaction day.
- If the required contribution amount cannot be debited by the Bank from your securities settlement account or BOC Credit Card for three consecutive months, the Bank will have the right to terminate the relevant plan without prior notice.

❖ Funds

- Through Internet Banking or Mobile Banking, you can subscribe for funds distributed by the Bank, including designated Open-end Funds and those Guaranteed Funds that are offered within the offering period.
- You can enquire the balance of your Open-end Funds and Guaranteed Funds under custody and in the name of bank nominees.
- You can enquire the same-day or last 45 days' transaction record or transaction status for funds subscribed via our branches or Internet Banking. (*Wealth Management / Enrich Banking / i-Free Banking* customers can enquire subscription records of the last 90 days.)
- You can enquire dividend payment record of your current funds (not more than 12 terms) as well as the redeemed funds of the last 3 months.
- You can view comprehensive market information including fund prices, asset allocation, fund performance, offering documents, market commentaries and focus funds, etc.

❖ Monthly Funds Savings Plan

- Through Internet Banking, you can add a Monthly Funds Savings Plan (the "Plan"), amend the monthly investment amount, currency (available in HKD or fund currency only) and debit account of the Plan, and enquire the details or terminate the Plan.
- The date of contribution and subscription under the Plan is scheduled on the 20th of each month, if such day is a Saturday or a Hong Kong Public Holiday, the date of contribution and subscription will be postponed to the following Hong Kong Bank Business Day.
- The cut-off date for new application, amendment or termination of the Plan is three Hong Kong Bank Business Days (excluding Saturdays) before the contribution date. Any application submitted after the relevant cut-off date will be regarded as an application of the following month.
- You may choose to pay the monthly contributions through direct debit from your settlement account maintained with the Bank or by your BOC credit card. If the monthly contribution is settled via your settlement account, such contribution amount will be debited on the contribution date, however, you are required to maintain sufficient funds in the settlement account in order to pay the contribution amount. If the monthly contribution is settled by BOC Credit Card, such contribution amount will be debited two Hong Kong Bank Business Days (excluding Saturdays) before the contribution date or any other date specified by the Bank and you should ensure that your credit card has sufficient available credit limit to pay the contribution amount.
- If you pay the monthly contribution amount through the settlement account, the minimum monthly contribution amount for the Plan is HKD1,000 (or its equivalent in foreign currencies). If the monthly contribution amount is paid by your BOC Credit Card, the minimum and maximum monthly contribution amount for the Plan is HKD1,000 (or its

equivalent in foreign currencies) and HKD20,000 (or its equivalent in other currencies) respectively. In addition, you can earn gift points for contribution made by credit card.

- If you fail to make the monthly contribution for 3 consecutive months, the Bank reserves the right to terminate the Plan.
- If you terminate the Plan within 12 months from the setup date, the Bank reserves the right to charge a handling fee.
- The Bank reserves the right to amend and/or cancel any Plans and/or amend the above terms and conditions at its sole discretion.

❖ Precious Metals / FX Margin Trading

- With Precious Metal / FX Margin Trading Account, you can trade precious metals: Tael Gold, Kilo Gold, London Gold and London Silver; and various currencies: any 2 currencies among CNY, HKD, USD, AUD, CAD, CHF, EUR, GBP, NZD and JPY.
- You can enquire precious metals / FX margin trading price.
- Accepts margin deposits in CNY and various major currencies. Can enquire margin call balance and conduct margin transfer and exchange.
- Can open the account via our Internet Banking. Easy and simple account opening.
- The cash margin is as low as 5% for leveraged trading of up to 20 times. Time deposit at the Bank can be used as collateral in lieu of cash margin.
- Can place Position Squaring Appointment and a wide selection of standing orders, including "Single", "One-Cancels-the-Other (OCO)" and "If-Then" orders. The validity of standing orders is up to 14 days.
- Can enquire account details, instruction and position square record.

❖ Notional Precious Metals Trading

- With "Notional Precious Metals Passbook Account", you can trade gold bullion of 0.99 fineness, gold bullion of 0.9999 fineness, London gold bullion, London Silver and Zurich platinum.
- You can enquire account details.
- You can enquire precious metal prices.

❖ Currency Linked Investments

- You can enquire Contract Summary.
- You can open Dual Currency Investment and Option Linked Investment.
- You can square contract.
- You can enquire reference interest rate and exchange rates.
- Calculator function is available.

❖ Investment Deposit

- You can select investment deposit products by filtering the deposit currency.
- You can enquire latest application record.
- You can enquire latest outstanding deposit.

❖ Structured Investments

- You can select Structured Investments products by filtering the Investment Currency.
- You can enquire latest application record.
- You can enquire latest outstanding Structured Investments.

Debt Securities / Certificates of Deposit

- Provides IPO subscription service.
- You can trade in secondary market.
- You can enquire account details.
- You can enquire secondary market price of Debt Securities

eIPO Application / Financing Services

- You can subscribe for new shares can be made in eIPO financing and yellow form via Internet Banking.
- If the subscription is submitted by yellow form or eIPO financing, the allotted shares will be deposited into your securities account directly so that you can trade the shares on the first day of listing.

Loans Services

- You can make appointment for mortgage application, instant apply for BOC Express Cash Instalment Loan, BOC Express Cash Revolving Credit and BOC Express Cash Instalment Loan Top up.
- The “Cash Before Card” and “Cash Instalment Plan” enable you to turn the available credit limit of Revolving Credit into cash which can be deposited into your account maintained with the Bank or other local banks anytime.
- You can enquire the information of personal loan product, account details, application status and transaction record.

Financial Information

- You can enquire the latest deposit interest rates, exchange rates, Precious Metals and FX Margin trading price, Precious Metals trading prices, reference interest rates and exchange rates of Currency Linked Deposits, Debt Securities quote, fund information, HK Stock and A Share information, warrants and CBBC information.

Credit Card Services

- You can enquire the accrued balance, minimum repayment amount, date of repayment, credit limit, current available limit and the bonus points of your credit card.
- You can view the latest transaction detail and transaction history of the last 3 months.
- Through the Online Cash Advance Service and Cash Instalment service, you can turn the available credit limit into cash which can be deposited into your account maintained with the Bank or other local banks anytime.
- You can apply for monthly e-statement(s), request for re-issuance of statement(s) and for gift redemption.

MPF

- You can enquire your MPF account(s).
- You can enquire the latest and last MPF contribution record.

Set Up Auto-Sweeping Service

- Once you completed the setting, when the available balance of the designated current account is not sufficient to settle the cheque amount, the Bank will transfer funds from your designated savings account to avoid bounced cheque.

Other Services

- You can stop payment order, enquire cheque issuance status and amend your Internet Banking password, personal details as well as security settings (including application and activation of the Security Device).
- The requested consolidated monthly statement and current account monthly statement will be sent to you by mail.
- The requested cheque book and crossed cheque book will be posted by ordinary mail while the bearer cheque book will be posted by registered mail. The fees of registered mail will be debited directly from your current account.
- Calculator function is available for your use (applicable to Insurance Services, Currency Linked Deposits, Club Deposit, Time Deposit and Mortgage Loan).

Security Information

- To avoid disclosure of your personal information, you should click **Logout** to exit from the system after you have finished all online transactions.
- For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transactions. If you have not changed the Internet Banking password for a designated period, the notification for advising you to change password will be given when you login.
- To protect your privacy and assets, you should not disclose your Internet Banking No., user name and Internet Banking password to anyone. You are advised to modify your password regularly.
- Do not access Internet Banking through hyperlinks embedded in e-mails. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.
- With the use of 128 bit or above Transport Layer Security (TLS) encryption, we can ensure secure transmission of your data.
- If you input incorrect passwords for five consecutive times, your password will be suspended and you cannot login Internet Banking. You may reset or release the suspended password by the following methods:
 1. Reset Internet Banking password on Internet Banking / Mobile Banking
If you are a holder of BOC Card or BOC Credit Card linked with bank accounts, you may reset the Internet Banking password through Internet Banking or Mobile Banking. Please press “Reset Internet Banking password” on Internet Banking login page or “Reset Password” on Mobile Banking login page.
 2. Release the suspended password by visiting any of our branches or via Phone Banking as follows:
 - i. Dial in to Phone Banking and choose the language
 - ii. Press **1** “Automated Account Services”
 - iii. Press **5** “Cheque and Statement Services or Change the Setting on Internet Banking Service”
 - iv. Press **6** “Release of Suspended Internet Banking due to Multiple Invalid Inputs of Password”
- To suspend or terminate your Internet Banking Service, you can place your instruction by logging in to Phone Banking (press **1** and then **5** and then **5** “Suspension or de-activation of Internet Banking”) or visiting your account opening branch. If you need to reactivate Internet Banking Service in the future, you may visit any branch of the Bank for service reactivation.
- You may choose to use Mobile Token or Security Device as your two-factor authentication tool.



Mobile Banking

Introduction

Personal Mobile Banking service from BOCHK provides general banking and securities services. The easy and user-friendly interface is ideal for anyone who wishes to use their handset to manage their financial conveniently via any mobile network* anytime, anywhere.

* Please check with the relevant telecommunications service providers on the service plan, especially the data roaming charges.

Key Functions

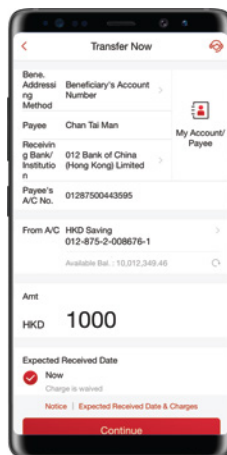


Brand New Look – Best in class banking experience with personalised homepage

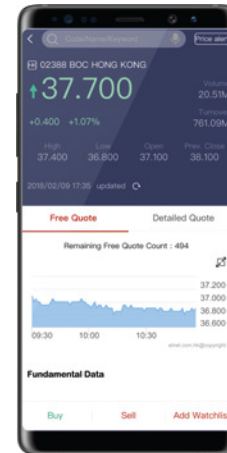
1. Voice search of branch location, stocks and mobile banking menu at your service
2. Shows your customized shortcuts for the frequently used functions on your homepage
3. Creates the Reminders automatically in order to provide the personalised Mobile Banking services

Quick and Easy Transfer – Programmed to select the cost-effective and the fastest option, enabling you to transfer multiple currencies to other banks with ease

1. A simple transfer process – we will select an economical and fast way for you to transfer funds
2. Register a new payee and set up a regular payee in one go for faster transfer in future
3. Notifies your payees of the completion of transfer with just one tap
4. Schedule transfers in advance
5. Pay credit card bills in seconds



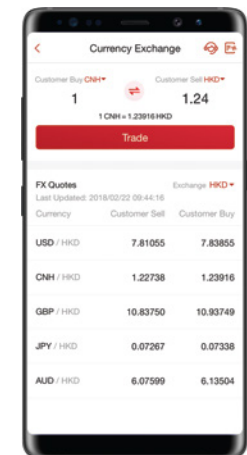
Professional Investment – Trade Hong Kong securities, China A share and US securities on one page



1. Trade Hong Kong securities, China A share and US securities on one page
2. Express Trading Setting enables you to pre-set trading settings according to your behaviour, or sell all of your stocks holding with just one tap
3. Stock Screener, over 30 indicators for you to construct investment strategies and find the target stocks
4. Free-of-charge Price Alert instantly redirects you to the transaction page
5. Calculates lot size and spread for you automatically
6. One-stop investment platform fully supports securities trading, corporate action and IPO subscription etc

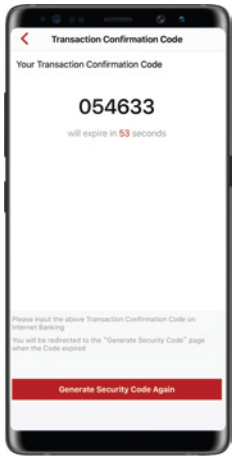
Easy FX – One-stop FX service at your fingertip

1. View the FX quotes of 16 currencies on one page and trade instantly
2. Offers you the most favourable exchange rates
3. Keep track of your currency holding and transaction history anytime and anywhere





Security



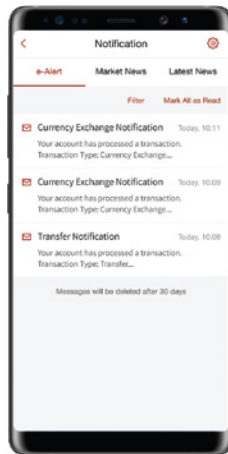
Mobile Token – Authorise mobile banking & internet banking transactions

1. Use your mobile phone as a digital token, freeing you from the hassle of carrying a separate security device
2. Supports swift and secure login and transaction authentication using fingerprint and Face ID



e-Alert – Instant notification of transactions anytime, anywhere

Turn on e-alert for instant notification of mobile and online transactions



▶▶▶ BOCHK Personal Mobile Banking

Please search for “BOCHK” 📍 at any of the official application stores or scan the QR code to download the Application for free.



📱 System Requirement

To ensure customer data security, our recommended platforms will be:

- iOS 10.0 or above
- Android 5.0 or above



Login Method

If you are our existing personal Internet Banking customers, you can login to Mobile Banking via BOCHK's mobile application by the following methods.

1. Enter your Internet Banking No. / Username, Internet Banking Password and Verification Code

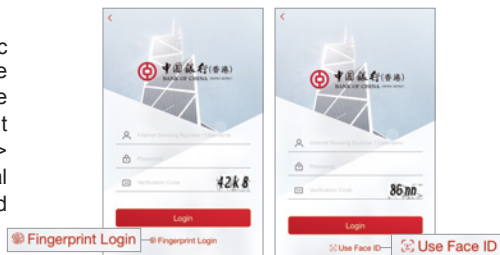
After 5 consecutive failed attempts to enter the correct Internet Banking Password, the password will be locked and the access to Internet Banking and Mobile Banking will be denied. To unlock the Internet Banking Password, please visit any of our branches or call Phone Banking as follows:

1. Dial in to Phone Banking and choose the language
2. Press **1** "Automated Account Services"
3. Press **5** "Cheque and Statement Services or Change the Setting on Internet Banking Service"
4. Press **6** "Release of Suspended Internet Banking due to Multiple Invalid Inputs of Password"

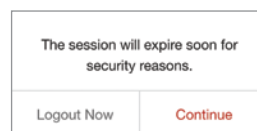


2) Login with your Biometric Authentication

You may also register "Biometric Authentication" service (Fingerprint, Face ID, etc) by using designated mobile devices with a single touch. Please visit our website www.bochk.com: "Home > More > e-Banking Service > Personal Mobile Banking" for the list of designated mobile devices.



Upon completion of transactions, please press **Logout** to exit from the Mobile Banking to avoid disclosure of your personal information. For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorized transaction.



Service Scope



Accounts

- My Accounts
- Last 10 Mobile Banking Transaction Record
- My Smart Account
- Register Payee
- Open Saving Account
- Open Investment Account
- Questionnaire on Investment Preference



Transfer & Bill Payment

- Transfer/FPS
- QR Code Pay/Collect
- Bill Payment
- Remittance to Greater Bay Area
- BOC Remittance Plus
- Cross-border Bill Payment
- e-Cheque
 - Issue Cheque/Cashier's Order
 - Deposit Cheque/Cashier's Order
 - Stop Cheque/Cashier's Order
 - Stop Physical Cheque
- Register FPS



Deposit

- Place Time Deposit
- My Time Deposit



Credit Card

- Credit Card Payment
- Apply for a Credit Card
- Credit Card Offers
- Gift Points Redemption
- Application Status Enquiry
- Statement Instalment
- Card Activation
- Cash Instalment
- Cash Before Card



Insurance

- Travel Insurance
- Savings Insurance
- Medical & Accident Insurance
- Greater Bay Area Insurance Series
- Policy Information



Securities

- Overview
- My Securities Account
- Transaction Record
- Trading
- Market Information
- Subscribe eIPO/Financing
- Price Alert



Fund

- Fund A/C
- Fund Subscription
- Txn Record
- Dividend Record
- Price Alert
- Fund Search
- Funds Comparison
- Questionnaire on Inv. Preference



FX

- FX Account
- FX Transaction Record
- FX Quotes
- FX Chart
- Currency Exchange
- FX Calculator
- FX Market Commentary
- Banknotes Exchange Rates
- Banknotes Reservation



Precious Metal

- Precious Metal Account
- Precious Metal Transaction Record
- Precious Metal Quote
- Precious Metal Trading



Precious Metal/FX Margin

- Precious Metal/FX Margin Account
- Precious Metal/FX Margin Transaction Record
- Precious Metal/FX Margin Transaction
- Reference Price
- Precious Metal/FX Margin Watchlist
- Position Square Appointment
- Margin Call



Loan

- Mortgage
- Tax Loan
- Loan Top Up
- Cash Before Card
- Cash Instalment



General Banking Service

- My Favorite Offers
- Banking Service Offers
- Online Registration
- Branch Locator
 - Search Nearby
 - Search by District
- Wealth Management Counter Service (Only applicable to Wealth Management customers)
- Link
 - Internet Banking
 - Corporate Internet Banking
- Send Feedback



Settings

- Change Password
- Change E-mail Address
- Stock Express Trading Setting
- Notification Setting
- Limit Setting
- BOC Card In-App Purchase Limit
- Set ATM Service
- Address Proof Document Upload
- Address Verification
- Mobile Token Setting
- FAQ
- Contact Us



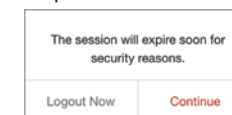
Other Functions

- Investment Market Commentary
- Share Information
 - Save and Share Transaction Details
 - Share Offer Information
 - Share Investment Market Commentary
- Voice Search
- Online Chat
- Notification
 - e-Alert
 - Market News
 - Latest News
- Personalised Service
 - Customized shortcut according to personal behavior
 - Personalised promotion banner according to your need

Security Information

- Do not access Mobile Banking through hyperlinks embedded in e-mails. The Bank will never ask customers to provide the account number, password or any personal information via e-mails.
- With the use of 128 bit Secure Socket Layer (SSL) encryption, we can ensure secure transmission of your data.
- If you input incorrect passwords for five consecutive times, your password will be suspended and you cannot login Mobile Banking. You may reset or release the suspended password by the following methods:
 1. Reset Internet Banking password on Internet Banking / Mobile Banking
If you are a holder of BOC Card or BOC Credit Card linked with bank accounts, you may reset the Internet Banking password through Internet Banking or Mobile Banking. Please press "Reset Internet Banking password" on Internet Banking login page or "Reset Password" on Mobile Banking login page.
 2. Release the suspended password by visiting any of our branches or via Phone Banking as follows:
 - i. Dial in to Phone Banking and choose the language
 - ii. Press **1** "Automated Account Services"
 - iii. Press **5** "Cheque and Statement Services or Change the Setting on Internet Banking Service"
 - iv. Press **6** "Release of Suspended Internet Banking due to Multiple Invalid Inputs of Password"

- Upon the successful registration of the "Biometric Authentication" on your mobile phone, any biometric credential that is stored on your mobile phone can be used for the purpose of the "Biometric Authentication". You must ensure that only your biometric credential is stored on your mobile phone to access the device, and ensure the security of the security codes as well as the password or code that you used to store your biometric credential and register the "Biometric Authentication" on your mobile phone. For security reasons, do not register biometric credential of other person(s) on your mobile phone or use jailbroken or rooted mobile phone.
- You can enable / disable the "Biometric Authentication" through "Profile > Settings > Mobile Token Setting > Enable Biometric Authentication Login and Use Mobile Token" on Mobile Banking after login. Or you can contact our Customer Service Hotline or visit any of our branches to suspend your "Mobile Token". Please note that after you have cancelled the "Mobile Token" and / or "Biometric Authentication", your biometric credential will be continuously stored on your designated mobile device. You may consider cancelling the data at your own decision.
- If your biometric credential of your designated mobile device has been changed or the "Biometric Authentication" has not been used for a specified period of time (which shall be defined by the Bank from time to time), your "Biometric Authentication" will be suspended. You are required to re-register or reactivate the "Biometric Authentication".
- You must not use Biometric Authentication if you have reasonable belief that other people may share identical or very similar biometric credential(s) of you or your biometric credential(s) can be easily compromised. For instance, you must not use Face ID for authentication purpose if you have identical twin or triplet sibling(s).
- You must not use Biometric Authentication if the relevant biometric credential(s) of you are or will be undergoing rapid development or change. For instance, you must not use Face ID for authentication purpose if you are an adolescence with facial features undergoing rapid development.
- You should use all reasonable care to keep your mobile phone secure. You should notify us as soon as reasonably practicable if you find or believe that your mobile phone has been lost or stolen or any unauthorised transactions have occurred.
- To protect your privacy and assets, you should not disclose your Mobile Banking No., Username and Mobile Banking Password to anyone. You are advised to change your password regularly. If you have not changed the Mobile Banking password for a designated period, the notification for advising you to change password will be given when you login.
- To avoid disclosure of your personal information, you should click **Logout** to exit from the system after you have finished all online transactions.
- For security reason, your online access will be disconnected automatically after a short period of inactivity in order to prevent unauthorised transactions.



Contact Us

For enquiries, please call our Customer Service Hotline at (852) 3988 2388 or visit any of our branches or browse www.bochk.com.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Risk Disclosure for Investment Products or Services

Investment involves risks. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment may be the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, willingness and ability to bear risks, and understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant offering documents for details. Customers should seek professional advice from an independent financial adviser.

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 objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice 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.

Risk Disclosure of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of trading of listed RMB products

Investment / Market Risk - Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Liquidity Risk - RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market in these products may not be available. Therefore you may not be able to sell your investments in the RMB equity products on a timely basis, or you may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the PRC tightens foreign exchange controls, the liquidity of RMB or RMB equity products in Hong Kong will be affected and you may be exposed to greater liquidity risk.

Currency Risk - If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Chinese Central Government has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

Exchange Rate Risk - RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. 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. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk - In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk - RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

Conversion Limitation Risk of RMB (Only applicable to Individual Investors) - 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.

Conversion Limitation Risk of RMB (Only applicable to Corporate Customers) - 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. Corporate customers that intend to conduct conversion of RMB through banks 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.

Risk of trading China A shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect

Not protected by Investor Compensation Fund

Investors should note that any SH Northbound Trading or SZ Northbound Trading under Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any SH Northbound Trading and SZ Northbound Trading as well.

Quotas used up

When the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted.

Trading day difference

As mentioned above, Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the Mainland China market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect or

Shenzhen-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect is not trading.

Restrictions on selling imposed by front-end monitoring

For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.

The recalling of eligible stocks

When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect for above-mentioned reasons, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchanges.

Risks of client assets received or held outside Hong Kong

Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Restrictions on trading Shenzhen ChiNext shares (Only eligible for Shenzhen-Hong Kong Stock Connect)

Trading Shenzhen ChiNext shares limited to institutional professional investors.

Risk Disclosure of Funds Trading

This document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. The investment products or services mentioned in this document are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

Risks associated with the Mainland-Hong Kong Mutual Recognition of Funds arrangement

The Recognized Mainland Funds scheme are subject to an overall quota restriction, its mutual recognition authorization is not guaranteed, you may encounter uncertainties in the Mainland tax liabilities. These Funds invest primarily in securities related to the Mainland market. You have to understand its different market practices and relevant implications. Also, you may be subject to additional concentration risk and the Mainland market risk, investing in the Mainland may give rise to different risks including political, policy, tax, economic, foreign exchange, legal, regulatory and liquidity risks.

Risk Disclosure of Securities Margin Service

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am – 4:30pm

You are advised to understand the relevant details, charges and important notes before investing in China A shares. For details, please visit website of BOCHK www.bochk.com ("Securities Trading Services" and "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect") or contact BOCHK's staff.

Risk Disclosure in respect of Precious Metal / FX Margin Trading

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Risk Disclosures relating to Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment, Investment Deposit and Structured Investments ("Structured products"):

Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments involve derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

You should not invest in any product based on this promotion material alone. You should read the offering documents before deciding whether to invest in the product and to understand the nature and risks of the product. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives.

Investment involves risks. You may lose all or part of your principal amount and interest amount. By investing in Currency Linked Investments – Dual Currency Investment, you may receive the linked currency at maturity. Exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.

Structured products are NOT equivalent to, nor should they be treated as a substitute for, time deposit. The products are not covered by the Investor Compensation Fund.

Currency Linked Investments – Dual Currency Investment, Currency Linked Investments - Option Linked Investment and Structured Investments are NOT a protected deposit and are NOT protected by the Deposit Protection Scheme in Hong Kong.

Structured products are not listed securities. There is no secondary market for you to sell the products prior to its maturity.

Structured products are not secured by any collateral. If you invest in these products, you will be taking the credit risk of BOCHK.

Investing in structured products is not the same as buying any currency of the currency pair directly.

Currency Linked Investments – Dual Currency Investment is not principal protected. Customers are required to hold the Investment Deposit, Principal Protected Structured Investments and Currency Linked Investments – Option Linked Investment till maturity to enjoy 100% principal protection.

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.

(Only applicable to Individual Customers) 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.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.

Risk of bonds trading

The prices of bonds fluctuate, sometimes dramatically. The price of a bond may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds

Investment risk

The prices of bonds may go up and down and may be volatile. The bonds may even become worthless. Buying and selling bonds may not necessarily result in any profit, and may sometimes result in loss.

Issuer / Guarantor credit risk

The return on bonds is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.

To be distinguished from savings or time deposits

The bonds are an investment product and are not equivalent to a time deposit, and are unsecured and are not guaranteed (if there is no guarantor). The bonds are not protected deposits under the Deposit Protection Scheme in Hong Kong. The bonds are not principal-protected. The investment in bonds involve risks not associated with regular bank deposits and should not be regarded as a substitute for regular savings or time deposit.

Not covered by the Investor Compensation Fund

The bonds are not covered by the Investor Compensation Fund.

Interest rate risk

Changes in interest rates may have a significant impact on the market price of the bonds. For example, bond prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the bonds if you sell the bonds before the final maturity date.

Currency risk

For bonds not denominated in your home currency, if the currency in which the bonds are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return.

Tenor risk

The bonds have a specified investment period. The longer the investment period of the bonds, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the bond value during the investment period. Your actual return (if any) may be substantially lower than expected and you may even suffer losses

Liquidity risk

The bonds are designed to be held to maturity and there may be no active secondary market quotations for the bonds. If you try to sell your bonds before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested. You may suffer a loss if you sell your bonds before maturity.

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.

(Only applicable to Individual Customers) 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.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.

Emerging Market Risk

Investing in emerging markets involves certain risks and special considerations not typically associated with investing in other more established economies or securities markets. Such emerging markets may lack the social, political or economic stability. Exposure to these markets may entail more volatility than investments in more established markets. (Applicable for RMB Bonds)

Other risks

There may be other risks associated with the investment of each particular bond which are not mentioned above, please refer to each individual Term Sheet for details.

Risk of Notional Precious Metals Passbook Account

NOT principal protected

Your investments in the Product are not principal protected. In the worst case scenario, you could lose your entire investment.

NOT a time deposit

Your investments in the Product are not equivalent to nor should it be treated as time deposits.

NOT an interest-bearing account

The Product Account through which the investment in the Product is conducted is not an interest-bearing account with neither yield nor interest.

NOT protected deposit

Your investments in the Product are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

NO physical delivery of Reference Assets

The Product does not involve physical delivery of any Reference Asset. You do not have any rights, ownership or possession of any physical precious metal.

There is NO collateral

The Product is NOT secured on any assets or any collateral of the Bank.

NOT the same as investment in the Reference Assets

Investing in the Product is not the same as investing in the Reference Assets directly. Changes in the market price of the relevant Reference Asset might not lead to exact corresponding change in the value of your investments under the Product.

Market risk

In respect of (i) London gold bullion, (ii) Zurich platinum and (iii) London silver as the Reference Asset, the Bank's Selling Price and the Bank's Purchase Price per Trading Unit are determined by the Bank with reference to, amongst others, the prevailing market prices of the relevant Reference Asset equal to one Trading Unit (as quoted by market dealers to the Bank). In respect of (i) gold bullion of 0.99 fineness and (ii) gold bullion of 0.9999 fineness as the Reference Asset,

the Bank's Purchase Price and the Bank's Selling Price per Trading Unit are determined by the Bank with reference to, amongst others, the prevailing market prices of London gold bullion (as quoted by market dealers to the Bank), adjusted for the relevant factors as stated in the paragraph headed "How is each Trading Unit of the Product priced?" on page 4 in the Principal Brochure to reflect the differences in product specification (being the fineness and unit size) between one Trading Unit of the Reference Asset and one ounce of the London gold bullion. The prevailing market prices of the relevant Reference Asset or London gold bullion (if applicable) can be very volatile due to a variety of factors that are unpredictable, including but not limited to changes in the supply and demand relationship, interest rate movement, inflation, economic growth and geopolitical tension. Your investments in the Product are subject to market risk. The price fluctuation may go beyond your expectation and losses may reduce your capital invested and earnings (if any) substantially.

The Product is NOT listed on any stock exchange

The Product is not listed on any stock exchange and is not covered by the Investor Compensation Fund in Hong Kong.

Credit risk of the Bank

Your investments in the Product are subject to credit risk of the Bank. Material adverse changes in the financial condition of the Bank may impair or affect the ability of the Bank to meet its obligations under the Product.

Insolvency risk of the Bank

There is no assurance of protection against a default by the Bank in respect of its payment obligations. If you invest in the Product, you are relying upon the creditworthiness of the Bank and of no other person. If the Bank becomes insolvent or defaults on its obligations under the Product, you can only claim as the Bank's unsecured creditor. In the worst case scenario, you may lose your entire investment.

Early termination risk

The Bank reserves the right to terminate the Product with at least 90 days' prior written notice to you. If the Product is to be terminated, in addition to following any procedures set out in the constitutive documents or governing law of the Product, notice must be given to the investors as determined by the SFC. Such notice (which should be at least three months) should be submitted to the SFC for prior approval and contain the reasons for the termination, the relevant provisions under the constitutive documents that enable such termination, the consequences of the termination and its effects on the existing investors, the alternatives (if any) available to the investors, and the estimated costs of the termination (if any) and its bearer.

The Bank also reserves the right to terminate your Product Account with at least 30 days' prior written notice to you or upon the occurrence of certain events (such as the occurrence of an event of default in respect of you). In these scenarios, if you could not sell your Trading Units in the Product Account back to us before the termination date, the amount payable by the Bank to you on such termination will be determined by the Bank in good faith based on the prevailing circumstances, which may be substantially less than your investments in the Product. Please refer to the Terms and Conditions for details.

Set-off and Lien

The Bank has the right to combine all or any of your accounts anywhere with the Bank to set-off against any indebtedness owed by you to the Bank without prior notice. Under the Terms and Conditions, if you default in your obligations, the Bank shall be entitled to sell the Trading Units in your Product Account at such time on such terms as the Bank may determine, and apply the net proceeds of sale to discharge your liability.

Conflicts of interest

Potential and actual conflicts of interest may arise from the different roles played by the Bank and the Bank's subsidiaries and affiliates in connection with the Product. Although the Bank's economic interests in each role may be adverse to your interests in the Product, the Bank sets the necessary regulatory information barriers among its different business areas as well as formulates policies and procedures for minimizing and managing such conflicts of interest, so as to comply with applicable laws and regulations, and to ensure the Bank's transactions or dealings will be transacted at arm's length.

Exchange rate risk

The Bank's Selling Price and the Bank's Purchase Price per Trading Unit are determined by the Bank with reference to, amongst others, the prevailing exchange rate between USD and HKD at the time the price per Trading Unit is determined as the prevailing market prices of the relevant Reference Asset or London gold bullion (if applicable) are not quoted in Hong Kong dollar ("HKD"). Accordingly, your investment in the Product will be subject to the prevailing exchange rate risk between USD and HKD.

NO guaranteed return.

There is NO guaranteed return on your investment under the Product.

Risk relating to the Bank's hedging activities

The Bank may enter into hedging transactions, which typically involve the establishment of long and/or short positions in the relevant Reference Asset, with its respective hedging counterparties in the market. It is possible that these activities could adversely affect the prevailing market prices of the relevant Reference Asset or London gold bullion (if applicable) if the size of hedging transaction is substantial. As such the Bank's Selling Price and the Bank's Purchase Price per Trading Unit which are determined by the Bank with reference to such prevailing market prices will be affected as well. The value of your investments in the Product may move up and down.

Force majeure events

The Bank is not liable for any failure or delay to meet its obligations due to any causes beyond its control which shall include local or international happenings such as Acts of God, government act, flood, fire, civil commotion, strike, war or any other causes beyond the reasonable control of the Bank, mechanical failure, power failure, malfunction, breakdown, interruption or inadequacy of equipment or installation or other cause which results or is likely to result in the erratic behavior of the prices of precious metals, the closure of the markets or exchanges of precious metals or any other cause affecting the operation of the Product.

General Terms and Conditions:

- The above products and services are subject to the relevant terms and conditions. For details, please refer to the relevant promotional leaflet or contact the Bank's staff.
- The Bank reserves the right to amend, suspend and terminate the above products, services and offers, and to amend the relevant terms and conditions at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- In case of any discrepancy between the Chinese and English versions of this material, the Chinese version shall prevail.

Important Notice relating to insurance services:

General Insurance Business

- The general insurance plans are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- Bank of China (Hong Kong) Limited ("BOCHK") is an appointed insurance agent of BOCG Insurance for distribution of the general insurance products. The general insurance plans are the products of BOCG Insurance but not BOCHK.
- 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 insurance plans should be resolved between directly BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by Office of the Commissioner of Insurance to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.

Life Insurance Business

- The life insurance plans are underwritten by BOC Group Life Assurance Company Limited ("BOC Life") or China Life Insurance (Overseas) Company Limited ("China Life Overseas").
- Bank of China (Hong Kong) Limited ("BOCHK") is an appointed agent of BOC Life or China Life Overseas for distribution of life insurance products. The life insurance plans are the products of BOC Life or China Life Overseas but not BOCHK.
- 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 insurance plans should be resolved between directly BOC Life or China Life Overseas and the customer.
- BOC Life and China Life Overseas are authorized and regulated by Office of the Commissioner of Insurance to carry on long term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.

Important Notice:

- This booklet is not intended to provide any investment advice and should not be relied upon as such. This booklet and its contents shall not constitute and shall not be construed as providing any professional advice, or any offer, solicitation or recommendation to the purchase or sale of any investment product or service.
- Contents in this booklet are subject to changes without prior notice.
- All contents in this booklet are for reference only and are not supposed to be edited, copied or extracted.

Investment involves risks. You should not invest in Structured Deposit based on this page alone. You should read and understand the Bank's Conditions for Services and all of the offering documents including the relevant term sheet, Important Facts Statement and the Structured Deposit Application Form, before deciding whether to invest in this product.

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