

FPS 5th Anniversary Lucky Draw Terms and Conditions:

1. The promotion period is from 21 August to 7 October 2023, both dates inclusive (the “Promotion Period”). And the Lucky Draw registration period is from 21 August to 20 September, both dates inclusive (“Registration Period”).

2. **How to participate in the lucky draw**

Customers who successfully register for the lucky draw through the “FPS 5th Anniversary Lucky Draw Registration Page” via mobile banking during the Registration Period, and complete the designated transaction during the Promotion Period (the “Eligible Customer”), can get the lucky draw chance.

Maximum number of lucky draw chances

Eligible customers can enjoy a total of up to 20 lucky draw chances during the promotion period.

Designated Transaction	Lucky Draw Chance
Use FPS ¹ to receive money ²	1 time
Use FPS ¹ to receive HKD ² in every accumulative amount equivalent of HK\$5,000/ to receive RMB ² in every accumulative amount equivalent of RMB3,000	1 time
Use FPS to pay to merchant ³	1 time
Register <i>Payroll Account</i> ⁴	2 times
Register BOCHK as FPS default receiving bank ⁵	2 times

¹Customers must have registered FPS, and receive money using mobile number, email address or FPS ID.

² Including HKD and RMB, with no limitation on the amount, but the payment must be received in a HKD/RMB Savings/Current/MTC account (excluding Smart account). Receiving payments from the same account repeatedly counts as one completed designated transaction only. Payments received from other banks/e-wallets will be counted as well.

³ No limitation on the amount, but paying to the same merchant repeatedly counts as one completed designated transaction only.

⁴ Only applicable to customers who have not registered for and/or taken up BOCHK’s Payroll Account in the past 3 months prior to the month of registering Payroll Account (not including the registration month)

⁵Only applicable to customers who have not registered on or before 19 August 2023

3. Eligible customers must meet the following conditions to participate in the “FPS 5th Anniversary Lucky Draw”:
 - Aged 18 or above
 - Personal banking customers
 - Successfully register on the designated registration page during the Registration Period, and complete the designated transaction during the Promotion Period as

stated in clause 2

Employees of BOCHK who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.

4. Each eligible customer is entitled to a maximum of 20 lucky draw chances, and can only win once in the promotion period (the “Lucky Draw Reward”).
5. Winners will be randomly drawn by a computer system of BOCHK from all the eligible customers automatically enrolled in the Lucky Draw (the “Eligible Winner”). The Lucky Draw Reward will be credited to the eligible account from which the transactions were debited. BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by BOCHK. The Lucky Draw Reward details are as follows:

Lucky Draw Reward	Reward Quota	Date of crediting the Lucky Draw Reward
HK\$5,000	5	On or before 30 November 2023
HK\$1,000	10	
HK\$500	50	
HK\$100	100	

6. The results of the lucky draw will be announced on BOCHK’s website at www.bochk.com and the BOCHK mobile banking. The Lucky Draw Reward notification will be sent to customers on or before 30 November 2023 in accordance with the phone number maintained with BOCHK.
7. The Lucky Draw Reward will be credited to the registered HKD Savings/ Current account in the form of cash. If the Lucky Draw Reward cannot be credited to the eligible winner’s account due to account status, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
8. Eligible winners must hold a valid BOCHK Savings/Current/MTC account and Internet and Mobile Banking account, and maintain the registration of BOCHK as FPS receiving bank, and maintain valid Payroll Account/the registration of BOCHK as FPS default receiving bank if newly registered when the Lucky Draw Reward is credited. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
9. In the event of termination of BOCHK bank account, bad record, forfeiture of the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.
- 10 Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the FPS 5th Anniversary Lucky Draw.
- 11 The Lucky Draw Rewards cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.

FPS Welcoming Offer Terms and Conditions :

1. The promotion period is from 21 August to 7 October 2023, both dates inclusive (the "Promotion Period").
2. This offer is only applicable to customers who have not registered FPS on or before 19 August 2023 (the "Selected Customer")
3. During the promotion period, Selected Customers who successfully register FPS and set BOCHK as the FPS default receiving bank via mobile banking ("Eligible Selected Customer") are entitled to HK\$20 cash reward ("Cash Reward").
4. Only first 10,00 Eligible Selected Customers can be entitled to the Cash Reward.
5. The Cash Reward will be credited directly to the Eligible Selected Customer's Savings/Current account with BOCHK on or before 30 November 2023.
6. Eligible Selected Customer's Savings/Current/MTC account and Internet/Mobile Banking account with BOCHK must be valid and maintain the registration of BOCHK as FPS default receiving bank when the Cash Reward is credited. Otherwise the Cash Reward will be forfeited and the Eligible Selected Customer will not be entitled to any reward.
7. Each Selected Customer can only be entitled to the Cash Reward once.

General Terms :

1. The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
2. BOCHK reserves the right to replace the Lucky Draw Rewards with other prizes at any time without prior notice and without reason.
3. The above Offer is subject to the transaction record of BOCHK. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.
4. BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK shall be final.
5. All information and images are for reference only.
6. No person other than the customers, BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
7. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile /Internet Banking (the "BOCHK mobile application") imposed by their service providers.
8. Please download BOCHK mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
9. By using the BOCHK Mobile Application, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
10. Should there be any discrepancy or inconsistency between the English and the Chinese

versions of these terms and conditions, the Chinese version shall prevail.

11. For the registration record for BOCHK "FPS 5th Anniversary Lucky Draw", BOCHK's system record shall prevail.
12. For the registration record for BOCHK Payroll Account, BOCHK's system record shall prevail.