

PRIVATE WEALTH  
私人財富



中國銀行(香港)

BANK OF CHINA (HONG KONG)

## WELCOME TO BOCHK *PRIVATE WEALTH*

In one lithe movement, the shimmering silk diffuses into the air, as the dancer reaches to the sky. A perfect harmony of rhythm and movement, and the art of dancing serves as our inspiration in the way we approach your wealth and lifestyle.

*Private Wealth* complements your needs by curating a rigorous wealth management solution that is tailored and flexible, yet secure. Even in an ever-changing market, you are in control of your finances, giving you the ability to enjoy the lifestyle you want.

*Private Wealth* brings you a host of bespoke investment strategies, outstanding financial products, distinguished services and fabulous privileges. We put your goal first so you are always accorded the exclusive privileges that match your status.

Welcome to *Private Wealth*, where a world of advantages awaits.

**Please note:**

The following services, products and offers are subject to their respective terms and conditions. For details, please check with your *Private Wealth* Customer Relationship Manager. You must read carefully the related terms and conditions and risks statements before applying or using the services, products or offers.



## PROGRESS WITH GRACE AND WISDOM

The dancer rises smoothly in a seamless, expressive and alluring action — a splendid synchronisation of beauty and dynamism intertwined.

With a variety of wealth management products and a deep understanding of you and your family's financial goals, *Private Wealth* helps you overcome any time or geographical constraints to make endeavour for greater potential returns and possibilities.

### **Private individual customer investment solution**

- Bonds issued by governments, corporations and financial institutions globally with different credit ratings.
- A variety of structured products covering various linked assets to help you capture opportunities across different markets.

### **Legacy and protection**

A series of wealth inheritance protection solutions, including the 'Star Legacy Private Wealth Whole Life Plan' is underwritten by BOC Group Life Assurance Company Limited ("BOC Life"), designed exclusively for *Private Wealth* customers, allowing you to accumulate wealth and pass it on to your beloved ones.

### **Liquidity management**

A series of financing solution products, alongside preferential rates that allow you to convert your assets (such as deposits, stocks, funds and insurance products) to meet your liquidity needs.

### **Global investments**

Access to Hong Kong stocks, China A-shares, US stocks and over 800 funds across different investment markets as well as a wealth of exclusive Private Placement Funds that help you diversify your portfolio and expand your investment horizon.

## REACH BEYOND BORDERS

Explore a world of finances beyond the confines of geographical borders with our extensive network and financial expertise in the Mainland and Hong Kong. Together with our proximity to the Bank of China headquarters, we help you manage your assets seamlessly, even from miles away. Through our global network and thoughtful services, we bring you an international perspective coupled with a diversified offering that stretches beyond expectation.

### Set your sights on the Greater Bay Area

- **Effortless account opening service:** Open a Mainland account conveniently and hassle-free, without leaving Hong Kong.
- **One-stop home property purchase service:** Includes real-estate inspection, free preliminary property valuation, Greater Bay Area financing solutions, express application process and professional credit consultation.

### Overseas property service

- We provide you with the latest market information and mortgage referrals to help you purchase an overseas property.

### Remittance fee waiver

- Transfer funds seamlessly to anywhere in the world free of charge.



## ALL-ENCOMPASSING COVERAGE

As your achievements gain speed, we believe that a dynamic exchange between your wealth and successes should take place. That is why we have a dedicated team of professionals always by your side, following your rhythm, to ensure you never miss a beat.

- Our experienced **Relationship Manager, *Private Wealth*** will provide you with personalised wealth planning services, together with professional investment/ insurance consultants to deliver bespoke financial solutions tailored to your needs.
- Our **Assistant Relationship Manager, Wealth Management Service** will attend to all your banking needs whenever you require.
- Our dedicated **Securities Services Manager** will help you manage all your trades and keep you updated on the latest market news, corporate actions, IPO listings, price changes, etc.
- Our **Mortgage Experts** will offer you professional advices on loans and instalment solutions, and a prioritised mortgage application service.
- Our **Cross-Border Specialists** will provide a holistic view of financial information from the Mainland and Hong Kong, and offer professional advice based on your needs.

## FLOW IN SIMPLICITY

Our tailored wealth management experience is designed to fit into your lifestyle. With thoughtful banking services that meet your specific needs, we make your investment journey with us seamless, so you don't have to press pause.

### Express mortgage and loan applications exclusively for *Private Wealth* customers

- Regardless of the loan amount, we offer priority and faster processing on all types of loan financing programmes, including mortgages, standby mortgages, overdrafts and personal loans, etc. Stay ahead of the game by getting an estimation of the approval loan amount based on your financial status and property values.

### Giving instructions by phone

- Manage your investment transactions and personal finances without having to visit the branch.

### Exclusive 24-hour *Private Wealth* Service Hotline (852) 3988 2188

- We know, every second counts for you, so our service operators are always prepared to answer your calls 24 hours a day, 365 days a year. You can rest easy knowing that reliable financial services are just a call away at any time. When you are traveling overseas, you can also call us up through the following International Toll-free Hotlines.

#### Remarks:

- To enjoy the International Toll-free Service, customers should use fixed-line phones with IDD service without IDD security code restriction (i.e. IDD barring should be deactivated).
- International Toll-free Service in the Philippines is only available for customers using PLDT fixed-line phones.
- Group A: Applicable to fixed-line phones registered with IDD Service.
- Group B: Applicable to mobile phones, public phones and fixed-line phones without registered IDD Service.

When you are in the Mainland, you can call the following Toll-free Hotline:

Region	International Toll-free number
The Chinese Mainland	(86) 400 930 2188

When you are overseas, you can call the following International Toll-free Hotline:

Region	International Toll-free number
The Netherlands	0800 022 7971
Indonesia	001 803 852 4202

Region	International access code + International Toll-free number <sup>a</sup>	
Australia	0011	800 3988 2188
Macau SAR, Malaysia, New Zealand, Taiwan Region, United Kingdom, The Philippines <sup>b</sup>	00	
Canada, United States of America	011	
Singapore, Thailand	001	
Japan KDD IDC	Group A <sup>c</sup> 010	



## OPPORTUNITIES WITHIN REACH

The network of BOCHK in the Mainland and Hong Kong provides you with truly holistic and well-connected financial solutions, advisory and consultation. So, with a wave in the air and a throw of the arms, you will be able to harness the network to handle all your financial quests with ease.

### **Dedicated Corporate Relationship Manager**

- Support every aspect of your business to help build your wealth with assorted solutions. You may also be invited to the Supply-Demand Matchmaking Conference, hosted by Bank of China in major fairs in the Mainland every year, to help further expand your business and plan your growth.

### **BoC Bill**

- To meet your different business needs, we offer an integrated payment collection solution that provides online and offline payment collection. It supports payment by a variety of credit cards and innovative mobile payments to satisfy your need for collecting payment from local and cross-border customers. This all-round payment collection solution allows you to receive, refund and reconcile payment so that you can manage business operations with ease.

### **Business registration and banking services connect**

- You can enjoy our one-stop PRC business registration service that covers your business needs in the Greater Bay Area and surrounding cities without leaving Hong Kong.

### **Banking services in the Mainland**

- Leveraging Bank of China's extensive network in the Mainland and around the world, we will keep you updated on policies and rules and provide you with the most suitable corporate solutions to help you expand your cross-border business. For your intended business investment in the Mainland China, we offer corporate information, referral programmes and a cross-border corporate matching service with Bank of China, to help your business venture.

### **Business development financing (secured loan)**

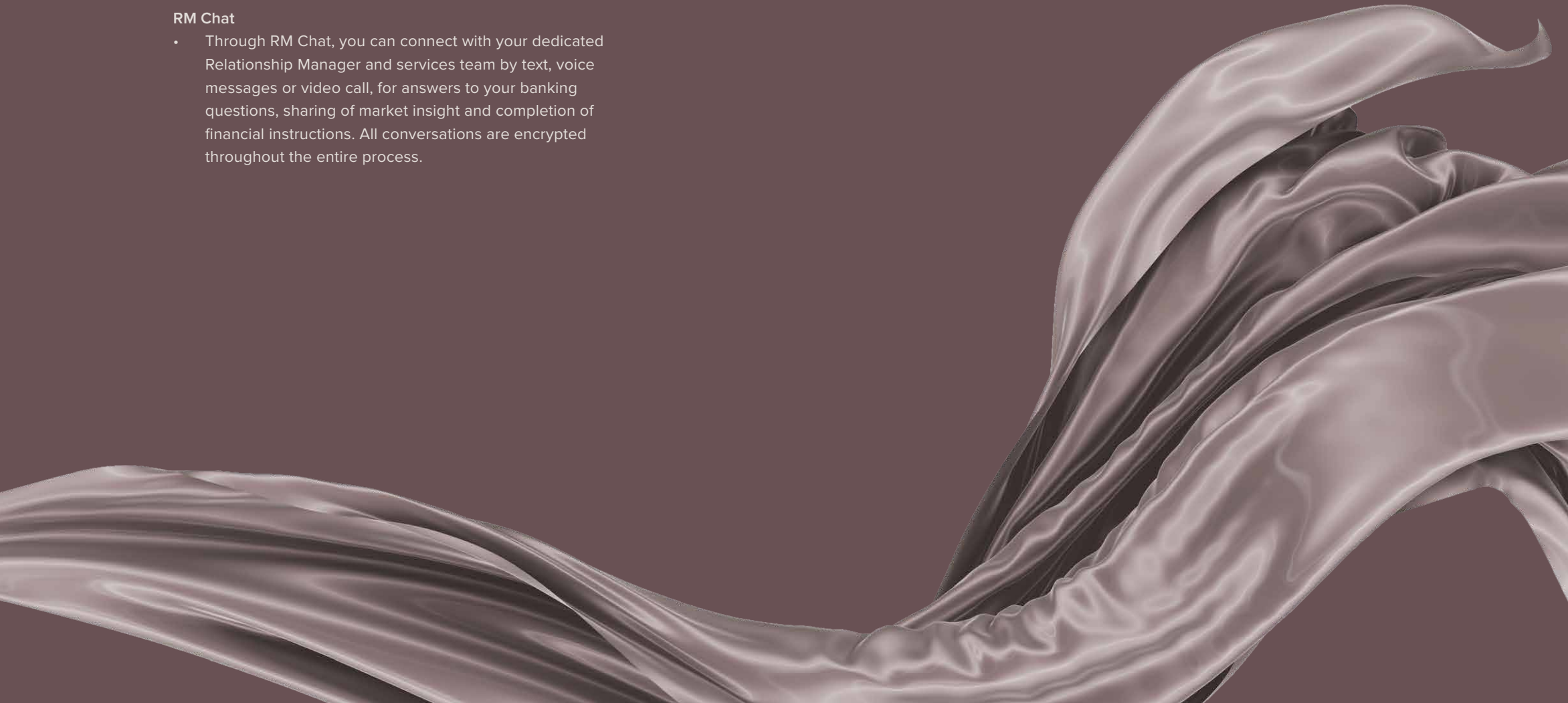
- We accept a variety of collaterals, including property, insurance policies, deposits and investment products etc to cater to your needs in different business cycles.

## ALL-ROUND DIGITAL SOLUTIONS

Dancing is like moving clouds and running water, which are all about togetherness and harmony. It requires seamless integration to work, involving dancers' posture and moves intertwining with music. Incorporating this concept, *Private Wealth* understands your unique needs for building wealth through flexible investment and insurance solutions. Similar to a dancer's passion for perfect, smooth progressions, the newly launched RM Chat services combine BOCHK's professional teams with complete digital solutions, offering you a one-stop solution to live a prosperous life.

### RM Chat

- Through RM Chat, you can connect with your dedicated Relationship Manager and services team by text, voice messages or video call, for answers to your banking questions, sharing of market insight and completion of financial instructions. All conversations are encrypted throughout the entire process.





# SOAR TO NEW HEIGHTS

We have already prepared a series of extraordinary products and offers exclusive to *Private Wealth* customers. No matter where life takes you or however your career progresses, you will always be at the centre of the exquisite world of *Private Wealth*.

## **Private Wealth Centre**

Immerse in a uniquely exclusive space with a relaxing ambience while receiving professional services from our dedicated team.

## **BOC Private Card**

(By Invitation Only)

Dedicated to create the quintessential and unique moments for customers, including:

- Complimentary access to selected airport lounge service
- 10X Gift Point offer on any dining spending (equivalent to 4% Cash Rebate)
- Buy-1-Get-1-Free menu at selected restaurants
- Exclusive private events and privileges

Subject to Terms and Conditions apply. For details, please visit [www.bochk.com/cc/s/pc/e](http://www.bochk.com/cc/s/pc/e)

## **BOC Cheers Card**

- Up to 10X Points on dining and travel spend (equivalent to HK\$1.5/ mile)
- 25% off hotel reservation
- Complimentary airport lounge access with accompanying guest
- Buy-1-Get-1-Free menu at selected restaurants

Subject to Terms and Conditions apply. For details, please visit [www.bochk.com/s/a/cheerscard\\_e](http://www.bochk.com/s/a/cheerscard_e)

## **Exclusive BOC UnionPay Dual Currency Diamond Metal Card (Limited Edition)**

Brings you the most extraordinary privileges including Cross-border Spending Convenience, Spending Rewards and UPI Premium Service Platform. Wherever you are, you enjoy more recognition, more privileges and more rewards across the world.

Subject to Terms and Conditions apply. For details, please visit [https://www.bochk.com/en/creditcard/details/boccreditcard/dd\\_rmb.html](https://www.bochk.com/en/creditcard/details/boccreditcard/dd_rmb.html)

## **Privileged banking offers**

- The best banking offers: preferential deposit rates and securities margin interest rates, discounted fund subscription fee and stock brokerage fee
- Transaction fee waivers: cashier's order, voucher, foreign currency withdrawal, remittance, etc.

We cannot wait for you to discover what the world of *Private Wealth* has to offer and we look forward to taking your banking experience to new heights.

- <sup>^</sup>A. BOCHK is the appointed insurance agency of BOC Group Life Assurance Company Limited ("BOC Life") / China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") for distribution of life insurance products. The life insurance products are products of BOC Life / China Life (Overseas) but not BOCHK.
- B. 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 product should be resolved directly between BOC Life / China Life (Overseas) and the customer.

## **Remarks:**

- BOCHK *Private Wealth* is provided by Bank of China (Hong Kong) Limited ("BOCHK" or "Bank").
- The above products, services and offers are subject to their respective terms and conditions. For details, please check with your dedicated *Private Wealth* Customer Relationship Manager. In relation to the risk disclosure statements and matters to note, please refer to the leaflet and the terms and conditions enclosed.
- The information contained in this booklet (including the remarks) does not replace any terms and conditions. For details of BOCHK *Private Wealth*, please refer to the BOCHK *Private Wealth* Terms and Conditions included in the BOCHK *Private Wealth* Welcome Pack and other relevant services booklets.
- This booklet is governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China.
- If there is any inconsistency between the Chinese and English versions of this booklet, the Chinese version shall prevail.

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

