

Sculpt your financial life and wealth management with ease

Enjoy Welcome Rewards of up to HK\$87,000^(a)

BOCHK is your partner in planning and growing your wealth. Manage your finances easily through our mobile app, or work with our experts on personalised solutions. Sign up for Integrated Banking Services and receive exclusive welcome rewards!

Welcome Offers



Total Relationship Balance Growth Reward and Wealth Product Reward⁽¹⁾
up to HK\$12,000



Exclusive for New *Private Wealth* or *Wealth Management* Customers:
“Welcome Smart Savings Deposit Offer” Preferential interest rate of **up to 2.8% p.a.**^(3a)



Exclusive Privileges for New Payroll Customers who complete designated requirements:
HK\$688 Payroll Mobile Reward and Exclusive Product Offers⁽⁴⁾



Banking TrendyToo
Year-round **\$0 brokerage fee**^(c) and **\$0 safe custody fee**^(10b)



Referral Program:
up to HK\$8,888⁽¹¹⁾ for each successful *Private Wealth* Referral; *Wealth Management*, *Enrich Banking* and *i-Free Banking*, enjoy “Refer Friends” offer worth **up to HK\$3,450**^(10c)



Welcome offer for new customers who successfully apply for a BOC Cheers Card and Supplementary Card^(2a) **up to 400,000 Gift Points** (equivalent to **HK\$1,600 Cash Rebate**)^(b) BOC Chill Card^(2b) **HK\$500 Cash Rebate**^(b) BOC Dual Currency Card^(2c) **up to HK\$300 Cash Rebate**^(b)



Designated Investment Products Transaction Rewards of **up to HK\$40,888**^(d)



Private Wealth customers successfully open a new securities account and complete a stock transaction to receive **100 units of The Tracker Fund of Hong Kong**^(6f) (Stock code: 2800.HK)



Mobile Account Opening Time Deposit^(e) 1-month HKD Time Deposit **up to 4.8% p.a.**⁽⁵⁾

Terms and Conditions apply to the relevant offers and services. Investment involves risks.

(a) Actual total rewards up to HK\$87,952 include “Total Relationship Balance Growth Reward” up to HK\$10,000 free spending credit, “Wealth Product Reward” up to HK\$2,000 free spending credit, HK\$688 Payroll Account Welcome Reward, BOC Express Cash Instalment Loan Balance Transfer up to HK\$23,888 cash rebate, “BOC Cheers Card” and Supplementary Card welcome offer up to HK\$1,600 cash rebate, Designated Investment Products Transaction Rewards up to HK\$40,888, and up to HK\$8,888 for each successful *Private Wealth* referral.

(b) Promotion period: until 31 December 2025. Applicable to customer who has not cancelled or holds any BOC credit card within 12 months from the application and bound with terms and conditions.

(c) Banking TrendyToo \$0 brokerage fee is applicable to first HK\$500,000 in stock trading every month.

(d) Assuming that the customer fulfils the designated requirements and submits a new fund-in amount of HK\$17,000,000. The amount of rewards received by the customer may vary depending on the customer’s actual new fund-in amount and investment strategies. Designated products include but are not limited to Equity Linked Investment Products or Securities. Cash reward of subscribing to Equity Linked Investment Products is up to HK\$30,888, and customers depositing HK Stocks or A Shares can enjoy up to HK\$10,000 cash reward. Please refer to below Designated Investment Products Transaction Rewards for relevant offers and details.

(e) Applicable to customers who open an account during the promotion period via BOCHK Mobile Banking Application; not applicable for “QR Account Opening” Service at branches with mobile phones.

Unless otherwise specified, the promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive).






Total Relationship Balance Growth Reward and Wealth Product Reward⁽¹⁾

Customers who have newly taken upⁱⁱ or upgraded to *Private Wealth / Wealth Management / Enrich Banking Service* of Bank of China (Hong Kong) Limited during the promotion periodⁱ can enjoy **up to HK\$12,000 Free Spending Credit** upon fulfilment of all the requirements below:

- As of 30 June 2025, customers have to maintain:
 - A valid BOCHK Mobile Banking account; and
 - A valid "Questionnaire on Investment Preference" or complete "Financial Needs Analysis"
- Achieve the designated amount of "Total Relationship Balance" growthⁱⁱⁱ in the next month after successful designated account opening / upgrading, **and maintain the designated amount of "Total Relationship Balance" growth for the subsequent 3 months after the successful designated account opening / upgrading month^{iv}.**
- Private Wealth / Wealth Management* customers who are entitled to the Total Relationship Balance Growth Reward can also enjoy the Wealth Product Reward upon fulfilment of all the requirements below:
 - Conduct below transactions ("Eligible Transactions") in the designated trading period with designated aggregate amount as stated below.
 - Fund Subscription (excluding investment fund transactions with subscription fees below 1% / subscriptions to money market funds / switching transactions of investment funds / Monthly Funds Savings Plan / transactions made via "Smart Invest"); OR
 - Equity Linked Investment Products; OR
 - Buying Hong Kong stocks, A shares and US stocks (excluding Monthly Stocks Savings Plan and IPO subscriptions).

<i>Private Wealth / Wealth Management</i> account opening / upgrading month	Transaction Time of Eligible Products ("Designated Trading Period")
April 2025	August 2025 to September 2025
May 2025	September 2025 to October 2025
June 2025	October 2025 to November 2025
Designated Aggregate Amount of Eligible Transactions (HKD equivalent)	Free Spending Credit
HK\$1,000,000 or above	HK\$2,000
HK\$500,000 - below HK\$1,000,000	HK\$500

Remarks: Wealth Product Reward is not applicable to joint-name accounts. Eligible Transactions are determined by the transaction date and / or filled order completion date. For non-Hong Kong-dollar-denominated transactions, the transaction amount will be converted into Hong Kong dollars at the exchange rate determined by BOCHK. The relevant transaction amount shall be determined by the Bank.

Integrated Banking Services	Total Relationship Balance Growth Amount Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2025	Total Relationship Balance Reward	Wealth Product Reward	Securities Offer
	HK\$8,000,000 or more	HK\$10,000	Up to HK\$2,000	Deposit HK Stocks or A Shares to enjoy up to HK\$10,000 cash reward ^(6h)
	HK\$5,000,000 - below HK\$8,000,000	HK\$3,200		Successfully open a new securities account to enjoy First 3 months \$0 brokerage fee for buying or selling HK Stocks, A Shares and US Stocks. Complete a stock transaction within 3 months after account opening to enjoy additional 3 months \$0 brokerage fee for buying or selling HK Stocks, A Shares and US Stocks ^{(6c),(6d)} and receive 10 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK)(Quota: 2,388) ^(6e) (100 units of The Tracker Fund of Hong Kong for eligible <i>Private Wealth</i> customers ^(6f))
	HK\$3,000,000 - below HK\$5,000,000	HK\$1,200		
	HK\$1,000,000 - below HK\$3,000,000	HK\$700		
	HK\$500,000 - below HK\$1,000,000	HK\$300	-	
	HK\$200,000 - below HK\$500,000	HK\$150		

FamilyMAX customers who successfully fulfil the designated requirements will enjoy the rewards below:

Family Rewards

1. Transfer in investment funds **up to HK\$20,000 cash rewards**¹
2. **Selected Life Insurance plans – first year premium discount offer up to 30%**^{2a,2b}
3. **Complete “Financial Needs Analysis”^{2b} - get the chance to receive the HK\$300 BoC Pay+ Supermarket eCoupon**
4. Enrolment of designated Travel, Home Insurance, Domestic Helper or GoStudy Insurance via online channel - **30% premium discount and get the chance to receive the HK\$100 supermarket voucher**³ (Promo code: FMX25)
5. BOC Mastercard® Debit Card - **up to 1% unlimited spending cash rebate**⁴, **Airport Express Ticket 50% off via KKday platform** (promo code: KKDBOCHKAE)
6. BOC Cheers Card – **up to HK\$1,600 Cash Rebate**⁵
7. Activate the “Live Young Rewards App” as a new member – get the chance to receive the **DECATHLON HK\$49 E-gift Card**⁶


Remarks (applicable to FamilyMax Rewards only):

- ¹ Customers are entitled to enjoy a HK\$1,000 reward for every HK\$200,000 (or equivalent) transfer-in of Investment Fund during the promotion period. The maximum value of the transfer-in reward is HK\$20,000.
- ²
 - a. Selected Life Insurance Plans are underwritten by BOC Group Life Assurance Company Limited ("BOC Life") or China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") (collectively called: "Life Insurance Companies"). Premium discount offer maybe variance among products of Life Insurance Companies and subject to related terms and conditions.
 - b. Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.
- ³ The relevant Travel, Home Insurance, Domestic Helper Insurance and GoStudy Insurance are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"). For details, please refer to the Terms and Conditions. Please visit BOCHK website > Insurance, to understand more product information and policy terms.
- ⁴ Up to 1% cash rebate is only applicable to *Private Wealth* customer, while *Wealth Management* and other customers can enjoy up to 0.5% cash rebate.
- ⁵ Customer who successfully apply for the BOC Cheers Card can enjoy up to 300,000 Points Welcome Offer (at the ratio of every 250 points to HK\$1), equivalent to HK\$1,200. Successfully apply for BOC Cheers Card Supplementary Card and make at least 1 transaction within 1 month after card issuance will be entitled to up to 100,000 Points (at the ratio of every 250 points to HK\$1), equivalent to HK\$400. For details, please refer to the Terms and Conditions.
- ⁶ Customers must successfully register as a new member of the "Live Young" Rewards Program ("Live Young") using **【FamilyMAX】** as the promo code, then download and activate the "Live Young Rewards App" during the promotion period. Subject to Activating the "Live Young Rewards App" as a New Member Terms and Conditions.

Terms and conditions apply to the FamilyMAX Rewards. A limited quota of offers is available, on a first-come-first-served basis.

Welcome Smart Savings Deposit Offer^(3a)

New *Private Wealth* or *Wealth Management* customers can enjoy a preferential HKD savings deposit interest rate within the first 100 days upon successful account opening:

Deposit Balance (HKD)	Interest Rate (p.a.)	Example
Below HK\$500,000	2.0%	 <p>Eligible customers who deposit HK\$2,000,000 on account opening day and maintain it for the first 100 days can earn about HK\$15,342 in interest.</p>
HK\$500,000 - below HK\$2,000,000	2.4%	
HK\$2,000,000 or above	2.8%	

Note: The Offer applies to single-name accounts only. Interest is calculated on a daily basis and each account is counted separately.

Preferential RMB and FX Time Deposit Offer^(3b)

Place a “Preferential RMB and FX Time Deposit” with conversion funds equivalent to HK\$50,000 or above to enjoy the following preferential deposit interest rates (p.a.):

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
7-Day	13%	13%	11%	11%	10.88%	8%	7%
1-Month	3.5%	3.5%	3.5%	3.5%	3.5%	4.0%	3.0%

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts.

The preferential time deposit interest rates in this promotion material are quoted based on the interest rates of time deposits published on 1 April 2025 by the Bank and are for reference only. The actual interest rates will be subject to the quotes by the Bank from time to time.

Credit Card

- New customers who are *Private Wealth* or *Wealth Management* customers and successfully apply for a BOC Cheers Card^(2a) will be entitled to a Welcome Offer of **up to 300,000 Gift Points** (equivalent to **HK\$1,200 Cash Rebate**); other customers will be entitled to a Welcome Offer of **up to 225,000 Gift Points** (equivalent to **HK\$900 Cash Rebate**) (applicable to new customers who fulfil designated spending requirements)^v. New customers who successfully apply for a BOC Cheers Card Supplementary Card^(2a) and make at least 1 transaction within 1 month after card issuance will be entitled to **up to 100,000 Gift Points** (equivalent to **HK\$400 cash rebate**)^v.
- New customers who successfully apply for a BOC Chill Card^(2b) can enjoy a Welcome Offer of a **HK\$500 Cash Rebate** (applicable to new customers who fulfil designated spending requirements)^{vi}.
- New customers who successfully apply for a BOC Dual Currency Card^(2c) will be entitled to a Welcome Offer of a **Cash Rebate of up to HK\$300** (applicable to new customers who fulfil designated spending requirements)^{vii}.

Payroll Account

Payroll Mobile Reward⁽⁴⁾

Enjoy **HK\$688 Payroll Mobile Reward**^{(4b), ^} and **Exclusive Product Offers** upon successful registration and use of *Payroll Account* and completion of designated transactions.

Register for BOCHK Payroll Account via Mobile Banking  Complete any two of the designated transactions on mobile^{^^}



[^] Payroll Mobile Reward will be credited as BOC Credit Card Free Spending Credit.

^{^^} Complete any two of the following items via the BOCHK Mobile Banking: (1) Register for Payroll Account, (2) Successfully opened BOC Mastercard® Debit Card and accumulate spending of HK\$5,000 (or its equivalent) or above, (3) Be successfully granted a BOC Express Cash Instalment Loan, (4) Buy / Sell Securities, (5) Foreign Currency Exchange, (6) Place Time Deposit, (7) Successfully applied and granted with BOC Cheers Card or BOC Chill Card or BOC Dual Currency Card, (8) Successfully set BOCHK account as the FPS Default Account or (9) Successfully bind BoC Pay+.

Payroll Account Exclusive Product Offers

Securities Brokerage Fee Offer	BOC Express Cash Instalment Loan Offer
<ul style="list-style-type: none"> Buying HK Stocks, A Shares or US Stocks: \$0 brokerage fee and \$0 safe custody fee^{(4c), #} \$0 transaction fee for Monthly Stocks Savings Plan^(4d) 	<p>Payroll customers who apply for a BOC Express Cash Instalment Loan can enjoy a preferential rate^{xiv} and receive an extra HK\$1,000 cash rebate^{*, (4e)}</p>

* Only applicable to eligible payroll customers who fulfil designated requirements; please refer to relevant Terms and Conditions for details.

The maximum brokerage fee rebate amount for each phase during Securities Offer Promotion Period is HK\$5,000 and there is no maximum limit for the transaction count.

Mortgage and Loan

Mortgage⁽⁹⁾

- Customers are eligible to enjoy a preferential interest rate, cash rebate and extra **HK\$500 Cash Reward**^(9a) upon successful application for a BOCHK mortgage loan via the Home Expert App, and that mortgage being successfully drawn, plus subscriptions to any 4 of the designated products^{xii}.
- Customers who successfully apply for a BOCHK Mortgage Loan, enrol for *Private Wealth / Wealth Management* and apply for a Payroll Account during the promotion period, plus drawdown the mortgage loan (collectively named “Eligible Mortgage Customers”) — can enjoy a **up to HK\$1,000 extra Cash Reward** for using the mortgage service^{(9b), xiii}.
- Promotion period: from 1 April 2025 to 30 June 2025 (Loan Drawdown Date: on or before 31 October 2025).

Reminder: Please contact BOCHK branch staff for the details of the latest preferential interest rate, cash rebate and reward.

Loan^(4e)

1. Annualised Percentage Rate as low as 1.78%^{xiv}

2. Cash Rebate Offer

- Customers who successfully submit an application for a BOC Express Cash Instalment Loan and fulfil designated conditions can enjoy up to HK\$10,800 Cash Rebate.
- Customers who successfully submit an application for a BOC Express Cash Instalment Loan Balance Transfer and fulfil designated conditions can enjoy up to HK\$23,888 Cash Rebate.
- Promotion period: 1 April 2025 to 30 June 2025 (Loan Drawdown Date: on or before 31 July 2025).

For details, please refer to the Terms and Conditions of the promotion offers.



Investment

Designated Investment Products Transaction Rewards

Make transactions of the Designated Investment Products below to receive Rewards of **up to HK\$40,888^(c)**.

Equity Linked Investment Products

- Cash reward for subscribing to Equity Linked Investment Products of **up to HK\$30,888** (for each investment product)^(6a) (customers should have registered to use the e-Statements / e-Advice of investment products).

Fund

- New investment fund customers[#] can enjoy 0% subscription fee on the first investment fund subscription made via BOCHK Mobile Banking[^], Internet Banking or Branches, and a Fund Subscription Fee Reduction of up to HK\$6,000^(6b).
- During the promotion period, customers can enjoy 0.01% subscription fee offer upon setting up a new Monthly Funds Savings Plan^{##, (6i)} via Internet Banking or branches.
- Customers are entitled to enjoy a HK\$800 reward for every HK\$200,000 (or equivalent) transfer-in of Investment Fund. The maximum value of the transfer-in reward is HK\$16,000^(6j).
- New customers can enjoy 0% subscription fee and HK\$100 Reward^{*, (6k)} for the first investment fund subscription made via "Smart Invest"^{viii}.
- Promotion period: from 1 April 2025 to 30 June 2025 (both dates inclusive).

[^] Not applicable to investment fund transactions made via "Smart Invest".

[#] "New investment fund customers" refers to Personal customers of BOCHK i) who did not have any investment fund holdings and transactions from 1 April 2024 to 31 March 2025, or ii) who open their BOCHK Funds accounts on or after 1 April 2025.

^{##} This offer is only applicable to setting up a new "Monthly Funds Savings Plan" via Internet Banking or branches (except Fidelity Investment Funds), with a maximum monthly contribution amount of HK\$50,000 (or equivalent).

^{*} Eligible customers have to satisfy the conditions of 1) not having completed any subscription transactions through "Smart Invest" on or before 31 March 2025 and 2) have successfully settled subscription order through "Smart Invest" (no limitation on transaction amount) during the promotion period. The Subscription Fee Offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.

Securities

- Successfully open a new securities account to enjoy \$0 brokerage fee for the first 3 months when buying or selling HK Stocks, A Shares and US Stocks. Complete a stock transaction within 3 months after account opening to enjoy additional 3 months of \$0 brokerage fee for buying or selling HK Stocks, A Shares and US Stocks^{*, (6c), (6d)} and receive 10 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK)(Quota: 2,388)^(6e); As for *Private Wealth* customers, complete a stock transaction within 3 months after account opening to receive 100 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK)^(6f)
 - Unlimited **\$0 brokerage fee offer^(6g)** for odd lot selling transactions via a designated trading channel.
 - Deposit HK Stocks or A Shares via Central Clearing and Settlement System (CCASS) to enjoy **up to HK\$10,000 cash reward^(6h)**.
- ^{*} There is a maximum limit on the Brokerage Fee Reduction. For details, please refer to the Terms and Conditions of the promotion offers.



Mobile Banking

Mobile Account Opening Time Deposit⁽⁵⁾

- During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application^(e) and place a 1-month HKD Time Deposit "Mobile Account Opening Time Deposit" via BOCHK Mobile Banking with promotion code "BBANEWHKD" can enjoy a preferential interest rate of **up to 4.8% p.a.**

^(e) Not applicable to "QR Account Opening" Service at branches with mobile phones.

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts. The above annual interest rate of preferential time deposit published on 1 April 2025 is for reference only. Customers may check the latest time deposit rates with BOCHK staff.

- Newly registered BoC Pay+ customers can enjoy **HK\$50 Welcome Rewards¹**
- Newly registered BoC Pay+ customers or customers who upgrade to BoC Pay+ account can enjoy 12% Gift Points Reward to offset spending on 8th, 18th or 28th from April to June 2025.

	Standard Reward	12% Gift Points Reward ²
Conversion Rate	250 Points = HK\$1	220 Points = HK\$1 (12% off)

Remarks (only applicable to BoC Pay+ Rewards):

- ¹ The Welcome Rewards promotion period is from 1 April to 30 June 2025. Terms and conditions apply. Please visit BoC Pay+ relevant landing page for details.
- ² Terms and conditions apply. Up to 12% off or 11,000 Gift Points to offset HK\$50 on spending per transaction.

Private Wealth Referral Program⁽¹¹⁾

Private Wealth Customer Referral Reward

- Enjoy Referral Rewards of up to **HK\$8,888** every time you successfully refer a family member or friend to join *Private Wealth* during the promotion periodⁱ.
- The more you refer, the more you earn! No referral limit.

Referral Requirements	Referee Requirements	Cash Reward
Should have taken up Integrated Banking Services with BOCHK [#]	Newly take up* / upgrade [^] to <i>Private Wealth</i> service	HK\$3,888 each
<ul style="list-style-type: none"> Should have taken up Integrated Banking Services with BOCHK[#] Maintained status as a valid “Registered Customer” of a Business Integrated Account^{**} 		HK\$5,888 each
Selected SME customers		HK\$8,888 each
<ul style="list-style-type: none"> Should have taken up Integrated Banking Services with BOCHK[#] Refer his/her children/grandchildren to newly take up*/upgrade[^] to <i>Private Wealth</i> service 		

[#] Including *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking Service* or *Private Banking Service* of BOCHK.

^{*} Achieve the Total Relationship Balance of HK\$8,000,000 or aboveⁱⁱⁱ in the next month after the successful *Private Wealth* account opening, and maintain it for the subsequent 3 months after the successful account opening month^{iv}.

[^] Achieve a Total Relationship Balance of HK\$8,000,000 or aboveⁱⁱⁱ and a Total Relationship Balance growth amount of HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrade, and maintain it for the subsequent 3 months after the successful account upgrade month^{iv}.


^{**} “Registered Customers” refers to the Integrated Banking Services customers who are the sole proprietor of sole proprietorships, partners in partnerships or directors of limited companies with Business Integrated Accounts with BOCHK on 31 March 2025.

Offer for Banking TrendyToo Customers

Total Relationship Balance Growth Reward⁽¹⁾

Customers who have newly taken upⁱ or upgraded to *Enrich Banking Service* during the promotion periodⁱ can enjoy **up to HK\$300 Free Spending Credit** upon fulfilment of all the requirements below:

- As of 30 June 2025, customers have to maintain:
 - A valid BOCHK Mobile Banking account; and
 - A valid “Questionnaire on Investment Preference” or complete a “Financial Needs Analysis”
- Achieve the following designated amount of “Total Relationship Balance” growthⁱⁱⁱ in the next month after successful designated account opening / upgrading, **and maintain the designated amount of “Total Relationship Balance” growth for the subsequent 3 months after the successful designated account opening / upgrading month^{iv}**.

Integrated Banking Services	Total Relationship Balance Growth Amount Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2025	Total Relationship Balance Growth Reward
	HK\$500,000 - below HK\$1,000,000	HK\$300
	HK\$200,000 - below HK\$500,000	HK\$150

“Banking TrendyToo Refer Friends” Reward^(10c)

Eligible customers who successfully refer friends and family members aged between 18 and 40 inclusive to open new accounts and meet all of the conditions can enjoy cash rewards of **up to HK\$3,450^{*,#}**.

	Wealth Management	Enrich Banking	i-Free Banking
Reward that referrer can enjoy upon each asuccessful referral	HK\$1,000	HK\$300	HK\$150

* The number of rewards is limited to first 3 *Wealth Management* referrals, first 3 *Enrich Banking* referrals and first 3 *i-Free Banking* referrals. Each Eligible Referrer can enjoy maximum rewards of HK\$3,450 (assuming referrer successfully referred 3 *Wealth Management* customers, 3 *Enrich Banking* customers and 3 *i-Free Banking* customers and fulfilled all requirements).

Wealth Management / *Enrich Banking* / *i-Free Banking* referees are required to be aged 18-40 inclusive on the day of account opening.

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts.

Referral Steps:	1	2	3
	Log into Mobile Banking or Internet Banking to obtain designated “Invitation Code”	Share designated “Invitation Code” with friends and family	Referees successfully open account within promotion period and input the “Invitation Code” while doing so

“TrendyTogether” \$0 Brokerage Fee and \$0 Safe Custody Fee Offers^(10b)

Join “TrendyTogether”

Customers aged 18-30 can join “TrendyTogether” to enjoy:

Year-round **\$0 brokerage fee^{*}** via designated trading channels and **\$0 safe custody fee[^]**

How to join TrendyTogether:

- Successfully complete a transfer transaction via the BOCHK Mobile Banking / BoC Pay “Transfer / FPS” function, of which at least HK\$1 should be made to a third-party payee (not applicable to transfers to the payer’s same name accounts of BOCHK and / or other banks), and also have entered a message as “TrendyTogether” at the “Message to payee” field (“Transfer task”). This will allow you to automatically join TrendyTogether (“Eligible TrendyTogether Customer”).

Offer details: <https://www.bochk.com/dam/investment/securities/trendytogether/en.html>

Remarks (only applicable to “TrendyTogether” customers):

^{*} Designated trading channels include Internet Banking, Mobile Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK. \$0 brokerage fee is applicable to first HK\$500,000 in stock trading every month.

[^] Fees that eligible TrendyTogether Customers still need to pay include but are not limited to transaction charges, Hong Kong stamp duty, transaction levies charged by the Securities and Futures Commission of Hong Kong, trading fees charged by Hong Kong Exchanges and Clearing Limited, stamp duty charged by the State Administration of Taxation, securities management fees charged by the China Securities Regulatory Commission, handling fees charged by Shanghai Stock Exchange or Shenzhen Stock Exchange, and transfer fees charged by the China Securities Depository.

Banking TrendyToo Interest on the Goal

New “Banking TrendyToo” Customers* who complete designated tasks during the promotion period can enjoy preferential HKD savings deposits rate of up to 2% p.a.:

Designated Tasks¹



Payroll Account²



Foreign Exchange^{3,4,5}



Apply BOC Mastercard® Debit Card⁶
(Applicable to Main Cardholder only)

Interest on the Goal

Within the promotion period, new customers can enjoy preferential HKD savings deposits rate of 1% (“Base Rate”) during the “HKD Savings Interest Rate Offer Period”, and by completing designated tasks, the Eligible Customers can further unlock preferential HKD savings deposits rate of 0.5% p.a. for each designated task, maximum reward is up to **2% p.a.**

Challenge Period(s) (both dates inclusive)	HKD Saving Deposits Rate Offer Period(s)
1 April 2025 to 20 April 2025	1 May 2025 to 31 May 2025
21 April 2025 to 20 May 2025	1 June 2025 to 30 June 2025
21 May 2025 to 20 June 2025	1 July 2025 to 31 July 2025

* “Banking TrendyToo customers” refers to personal customers aged 18-35 who hold an *Enrich Banking / i-Free Banking* account from 1 April 2025 to 20 June 2025 (both dates inclusive).

Remarks (applicable to Banking TrendyToo Interest on the Goal promotion only):

- ¹ Each transaction will only be calculated once in each Challenge period(s).
BOCHK Mastercard® Debit Card T&C: https://www.bochk.com/dam/document/TnC/DEP/mdctnc_en.pdf
- ² Successfully register payroll account; or start receiving salary by “electronic payroll arrangement” via Payroll Account or newly set up “Standing Instruction” to deposit salary to BOCHK. Regarding records of registering for a BOCHK Payroll Account, BOCHK’s system record shall prevail.
- ³ Through the HKD/ Multi-Currency / RMB account in sole name.
- ⁴ Only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion (“Eligible Exchange Transactions”). Foreign Currency Exchange is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- ⁵ The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.
- ⁶ BOCHK Mastercard® Debit Card only applicable to designated customer applications. For details, please refer to the product website and its terms and conditions updated from time to time:
Product website: <https://www.bochk.com/dam/more/bocdebitcard/card/en.html>

- Promotion Period: 1 April 2025 to 20 June 2025

Other Offers

Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking and transactions via BOC Mastercard® Debit Card for designated amount to enjoy up to **HK\$1,800** rewards^{(7a),ix}.
- Integrated Banking Services customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount^x.

Protection

Life Insurance

- Enjoy a discount of up to 30% off your first year premium^{(8a),(8b),xi} when you enrol in designated life insurance plans; please contact BOCHK branch staff for details.
- Promotion period: from 1 April 2025 to 30 June 2025 (both dates inclusive).

For details, please contact BOCHK branch staff.

BOCHK is the appointed agency of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") (collectively called: "Insurance Companies") for distribution of life insurance products. The life insurance products are products of Insurance Companies 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 Life Insurance Plans should be resolved between directly Insurance Companies and the customer.

Notes: The Policy Owner is subject to the credit risk of Insurance Companies. If the Policy Owner discontinues and / or surrenders the designated plans in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.

General Insurance — underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance")

- Customers may enjoy up to 30% off premium discount and a HK\$150 shopping voucher (limited quota, first-come-first-served) upon successful enrolment in the Universal Smart Travel Insurance Plan via designated online channels^(8c).
- Customers can enjoy a premium discount of up to 25% off for the first-year premium and a HK\$100 BoC Pay+ e-Coupon upon successful enrolment in the Smart Domestic Helper Insurance Plan via BOCHK Mobile Banking^(8d).
- Promotion period: from 1 April 2025 to 16 June 2025 (both dates inclusive).

Terms and conditions apply to abovementioned promotion offer and insurance plans. Please note the relevant product risks.

BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the General Insurance Plans. The General Insurance Plans are 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 General Insurance Plans should be resolved directly between BOCG Insurance and the customer.

Act Now!**Promotion Hotline (852) 3669 3911 | www.bochk.com****Set up and upgrade your Integrated Banking Services any time!****BOCHK Mobile
Banking Account
Opening Details**

Log into Mobile Banking



Menu



Account



Upgrade Service



Log into Internet Banking



Upgrade or Open Account



Upgrade Service

It is necessary to maintain a "Total Relationship Balance" of up to the designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services. For details, please refer to Terms and Conditions.

Register for Payroll Account Promotion

Mobile Banking ▶ Menu ▶ Payroll Account

or



Log in to Internet Banking ▶ Select "Banking" ▶ "Payroll Account"

Switch Payroll Account or set up Standing Instruction

Notify your company about your change of Payroll Account and deposit your salary with BOCHK

or



Newly set up "Standing Instruction" and deposit your salary with BOCHK

Terms and Conditions apply; please refer to relevant Terms below for details.

Reminder: To borrow or not to borrow? Borrow only if you can repay!
Foreign Currency Trading / RMB Trading and Investment involves risks.

The above products, services and offers are subject to Terms and Conditions. Please scan the below QR code to download and save a backup of the Terms and Conditions for reference. You may also download and save the terms and conditions within 30 days after the end date of the promotion period.

The Policy Owner is subject to the credit risk of Insurance Companies. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid (excluding the right to execute during cooling off period).

Remarks:

- i. Promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("the Promotion Period").
- ii. Customers who have not taken up or cancelled the Bank of China (Hong Kong) Limited ("BOCHK") *Private Wealth* or *Wealth Management* or *Enrich Banking* or *i-Free Banking* service ("Integrated Banking Services") in the past 6 months before 1 April 2025.
- iii. Customers are required to achieve the designated Total Relationship Balance Growth, i.e. comparing the next month's Total Relationship Balance after the successful account opening or upgrading month with their Total Relationship Balance of March 2025.
- iv. Customers are required to maintain the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.
- v. BOC Cheers Card's Welcome Offer is only applicable to main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before the date of application. A Welcome Offer of up to 300,000 Gift Points is applicable to *Private Wealth* and *Wealth Management* customers, while a Welcome Offer of up to 225,000 Gift Points is applicable to other customers. At a ratio of 250 Gift Points to a HK\$1 Cash Rebate, 300,000 Gift Points can be converted to a HK\$1,200 Cash Rebate and 225,000 Gift Points can be converted to a HK\$900 Cash Rebate. The BOC Cheers Card Supplementary Card Offer of up to 100,000 Gift Points is applicable to new customers who successfully apply for a BOC Cheers Card Supplementary Card and make at least 1 transaction within 1 month after card issuance. At a ratio of 250 Gift Points to a HK\$1 Cash Rebate, 100,000 Gift Points can be converted to a HK\$400 Cash Rebate. The promotional offers are subject to Terms and Conditions; please refer to BOC Cheers Card website www.bochk.com/s/a/cheerscard_e or other relevant promotional materials for details.
- vi. BOC Chill Card's New Customer's Welcome Offer HK\$500 Cash Rebate is only applicable to new main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before the date of application. The promotional offers are subject to Terms and Conditions; please refer to www.bochk.com/s/a/chill_en or other relevant promotional materials for details.
- vii. BOC Dual Currency Card's Welcome Offer of up to HK\$300 Cash Rebate is only applicable to main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before the date of application. The promotional offers are subject to Terms and Conditions; please refer to BOC Dual Currency Card website www.bochk.com/s/a/gba_e or other relevant promotional materials for details.
- viii. For "Smart Invest" details, please enter www.bochk.com (path: Investment > Fund > Click "Exploring "Smart Invest") to learn about financial fitness and enjoy rewards or enter the link https://www.bochk.com/dam/investment/fund/smartinvest_e.html.

- ix. Eligible Customers who have conducted foreign exchange transactions through the HKD / Multi-Currency / RMB account in a sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange and BOC Mastercard® Debit Card transactions amount during the Promotion Period will be entitled to up to HK\$1,800 in rewards.
- x. Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at the telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking, Manned Phone Banking Services or Phone Banking can enjoy the following exchange discount offer. This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

Designated Currencies	Private Wealth / Wealth Management	Enrich Banking	i-Free Banking
EUR, GBP	60 pips	30 pips	/
USD, AUD, NZD, CAD, JPY	20 pips	10 pips	/
RMB (only applicable to customers buying RMB)	20 pips	10 pips	10 pips

- xi. First Year Premium Discount is subject to Terms and Conditions. Selected Life Insurance Plans are underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") (collectively called: "Insurance Companies"). Premium discount offer may vary among products of Insurance Companies and subject to related terms and conditions. Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.
- xii. Mortgage promotion designated transactions include: register for "Payroll Account", download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet (Lite), enrol for "*Wealth Management*" / "*Enrich Banking*" service, conduct a Foreign Exchange transaction, complete a buy / sell transaction of HK Stocks, A Shares or US Stocks or a buy / sell odd lot transaction (exclude Monthly Stocks Savings Plan or IPO subscription) via single-name or joint-name securities account (include securities margin account and family securities account) maintained with BOCHK, enrol in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Mobile Banking successfully.
- xiii. The offer is only applicable to *Private Wealth / Wealth Management* customers who successfully drawdown the mortgage loan on or before 31 October 2025; the records in the BOCHK system shall prevail. Eligible Mortgage Customers must provide the designated promotion code "GEN2025Q2" to BOCHK staff when applying for the mortgage services in order to register for the Mortgage Offer. Regarding the registration records of the BOCHK Mortgage Offer, the records in the BOCHK system shall prevail.
- xiv. The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0799%. The Annualized Percentage Rate ("APR") is 1.78%, without handling fee. (The abovementioned APR does not include cash rebate.) The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, APR, Terms and Conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash / BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

General Terms and Risk Disclosure



Terms and Conditions of the promotion offers



For relevant details, please scan the QR codes.

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