中國銀行(香港)
BANK OF CHINA (HONG KONG)

Banking TrendyToo – Wealth Mentor Limited Welcome Reward Promotion Terms & Conditions ("Promotion")

1. Terms and Conditions of "$200 Extra Reward for Account Opening"

a) Promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("Promotion Period").

b) New Customer must input the third party Invitation Code "YI2026" when opening a new designated Integrated Banking Services Account - Enrich Banking / i-Free Banking at Bank of China (Hong Kong) ("the Bank/BOCHK") during Promotion Period, and fulfilled the terms and condition in order to receive HK$200 Cash Reward ("**$200 Extra Reward for Account Opening**").

c) Third-party invitation code is account opening invitation code provided by the Bank to third-party organizations or individuals (third parties) from time to time ("third-party invitation codes"). The validity and validity period of the third-party invitation code are subject to the Bank's record.

d) New Customer must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited ("Eligible New Customer"):
   (i). Has not cancelled or downgraded personal banking or services in BOCHK in the past 6 months prior to 1 July 2026; and
   (ii). Opens account and inputs the Invitation Code "YI2026" and successfully open account during the Promotion Period; and
   (iii). Enrich Banking / i-Free Banking new customers are required to aged 18-40 on the day of account opening (aged 18 and 40 inclusive); and
   (iv). Maintain the "Total Relationship Balance" of the following designated amount or above within the promotion period:

Integrated Banking Services	Total Relationship Balance
Enrich Banking	HK$200,000 or above
i-Free Banking	HK$10,000 or above

e) The Extra Reward for Account Opening will be credited to the new customer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 31 March 2027, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

f) The Bank may terminate the Promotion if the Bank suspects that any third party or new customer have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.

g) Eligible new customer can only enjoy Extra Reward for Account Opening once and shall be subject to the Bank's final records.

h) The relevant BOCHK Bank account of the eligible new customer must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.

i) Customer cannot enjoy other referral programs of the Bank by joining this campaign.

j) Self-referral or BOCHK staff referral is not accepted for this reward promotion.

k) Quota of this reward promotion is 500, first come first served.

Definition of "Total relationship Balance"：

a. Includes the monthly value of the following items under the customer's name:

(i) the average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets[1](including Securities[2], Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX

Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan[3], outstanding balance of other loans[4] and the vested balance of the Mandatory Provident Funds ("MPFs")[5]; and

(ii) mortgage payments[6], outstanding balance and un-post installment balance under the BOC Credit Card[7]

b. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.

c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.

d. The relevant calculation results shall be subject to the Bank's records.

[1] The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

[2] Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

[3] Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows.

(i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies ; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher ;

(ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

[4] Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

[5] Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

[6] (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

[7] BOC Credit Cards refer to the credit cards issued by Card Company.

Important Notice of Integrated Banking services：

a. In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the "Total Relationship Balance" of the following designated amount or above. If a customer is not able to meet the "Total Relationship Balance" requirement, the Bank may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

Integrated Banking Services	Total Relationship Balance
Private Wealth	HK $8,000,000 or above
Wealth Management	HK $1,000,000 or above
Enrich Banking	HK $200,000 or above
i-Free Banking	HK $10,000 or above

b. i-Free Banking customers aged under 18 are eligible for the waiver of "Total Relationship

Balance" requirement. When the customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the services, benefits and privileges of the relevant integrated banking services.

c. Allocation of Integrated Banking Services status：
   i. The Bank can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.
   ii. The Bank can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.
   iii. The Bank can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, the Bank can allocate, vary or withdraw the related customer's Integrated Banking Services status.
   iv. After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such exclusive services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities in relation thereto.

d. For details of "Total Relationship Balance", please contact the staff of BOCHK or visit our website.

2. Up to HK$700 Credit Card Welcome Offer
2.1 Chill Card Extra HK$100 Welcome Offer

- Promotion period is from 1 July to 30 September 2026 (both dates inclusive) ("Promotion Period"). Only applicants whose BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the extra HK$100 Cash Rebate.
- This offer is only applicable to customers who receive this promotional materials and Banking TrendyToo customers refer to personal customers aged 18-40 who taken up Integrated Account Services from1 July to 30 September 2026.
- Only applicants who are not have cancelled any BOC Credit Card, or were once cardholders of the BOC Credit Card in the 12 months prior to the date of application, will be entitled to the offer upon approval of application. The Cash Rebate will be credited to the main cardholder's account according to the Issuance Date below. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

Eligible Credit Card Issuance Date	Rebate Credit Date
1 July to 30 September 2026 (both dates inclusive)	On or before 31 March 2027

- If multiple redemptions of welcome offer have occurred, or the main credit card account is cancelled within 12 months from card issuance, BOC Credit Card (International) Limited (the "Card Company") reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder's account without prior notice.
- The Card Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Card Company's record shall prevail.
- The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlements of financial charges or any previous outstanding

balances accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts, and is also not refundable nor transferrable.

- No person other than the cardholder and the Card Company 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.

2.2 Chill Card Welcome Offer

- The promotion period runs until 30 September 2026. Only applicant whose BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
- In addition to the aforementioned “Extra HK$100 Welcome Offer”, Eligible Customers who successfully applied for BOC Chill World Mastercard during the promotion period and meet the relevant spending requirement will be eligible for the Welcome Offer of “HK$500 Cash Rebate”, up to a total of HK$600.
- In addition to the aforementioned “Extra HK$100 Welcome Offer”, Eligible Customers who successfully applied for BOC Chill Platinum Mastercard during the promotion period and meet the relevant spending requirement will be eligible for the Welcome Offer of “HK$300 Cash Rebate”, up to a total of HK$400.
- The “Chill Card Welcome Offer” are subject to relevant terms and conditions. For details, please visit www.bochk.com/s/a/chill_e.

2.3 “Extra Reward for Account Opening and Credit Card”

1. The promotion period runs from 1 July 2026 until 30 September 2026 (both dates inclusive) (“Promotion Period”).
2. “Extra Reward for Account Opening and Credit Card”: Customer is required to fulfill below all requirements (“Eligible Customer”) to enjoy Extra Reward for Account Opening and Credit Card (“Extra Reward for Account Opening and Credit Card”):
   a) Aged 18 or above, AND
   b) New customer who successfully open the Bank of China (Hong Kong) Limited (“BOCHK”) savings or current account in single account at BOCHK Branches or “QR Account Opening” Service at branches with mobile phones or via BOCHK Mobile Banking Application, AND
   c) Apply for Eligible Credit Card (Eligible Credit Card refers to clause 4) within 1 calendar month from the date of account opening from any application channels, AND
   d) Customer must be a new main cardholder of BOC Credit Card, which have not cancelled or were once main cardholders of any of BOC Credit Card in the 12 months prior to the date of application (“New BOC Credit Card Customer”), AND
   e) Eligible Credit Card have to be approved by 30 November 2026, and fulfill designated spending requirement from of respective credit card (Spending Requirement refers to Clause 6).
3. “Extra Reward for Account Opening and Credit Card” (hereinafter together referred to as “Extra Offer”), are only applicable to BOC Bliss Card, BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card), BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard), BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card), BOC SOGO Visa Card (including BOC SOGO Visa Signature Card and BOC SOGO Visa Platinum Card) and BOC Taobao World Mastercard or designated credit card from time to time (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong.
4. Extra Offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong)

Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.

5. Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and make accumulate spending requirement of HK$500 or above within one month of card issuance ("Spending Period") (Refer to Example) to be eligible for extra 25,000 Gift Points (Applicable to BOC Cheers Card only) or HK$100 Cash Rebate (Applicable to other Eligible Credit Card).

Spending Period Example:

Account Opening Date	Eligible Credit Card Application Date	Eligible Credit Card Issuance Date	Spending Period
1 July 2026	10 July 2026	20 July 2026	20 July 2026 to 20 August 2026
30 September 2026	30 October 2026	30 November 2026	30 November 2026 to 30 December 2026

6. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add Value, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travelers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, Alipay, WeChat Pay, PayMe and BoC Pay+, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip, any other categories as may be defined by The Company at its sole discretion from time to time and any other unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company. Main cardholder and additional/supplementary cardholder spending will be combined for calculation.
7. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted. HKD & RMB spending will be combined for transaction amount calculation for Eligible Credit Card and every RMB￥1 will be calculated as HK$1.
8. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
9. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International Limited for properly defining above spending categories counted as Eligible Transaction.
10. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.
11. Extra Offer will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of designated spending requirements (if applicable). If Customer holds more than 1 Eligible Credit Card

account and fulfills all requirements, the Extra Offer will be credited to the highest tier Eligible Credit Card account (the credit card tier in descending order is BOC Bliss Card, BOC Cheers Visa Infinite Card, BOC Go UnionPay Diamond Card, BOC Chill World Mastercard, BOC Taobao World Mastercard, BOC Cheers Visa Signature Card, BOC SOGO Visa Signature Card, BOC SOGO Visa Platinum Card, BOC Go UnionPay Platinum Card and BOC Chill Platinum Mastercard).

12. Each Eligible Credit Card Cardholder can only enjoy “Extra Reward for Account Opening and Credit Card” once. The status of the credit card accounts and BOCHK savings or current account in single account (if applicable) being rewarded must be normal, valid and in good credit condition, whose accounts are valid and in good standing during the time the Extra Offer are being awarded, otherwise the Extra Offer will be forfeited and will not be entitled to any award in any other format without prior notice.
13. <u>If multiple redemption of Extra Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Extra Offer to the Cardholder’s credit card account without prior notice. If the Extra Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK$100) to the Cardholder’s credit card account without prior notice.</u>
14. Eligible Customer will be eligible for the basic welcome offer of the Eligible Credit Card upon successfully applied and fulfilled related spending requirements (if applicable). The basic welcome offer of Eligible Credit Card is subject to relevant terms and conditions, please visit relevant product webpage for details.
15. For the record of savings or current account in BOCHK single account, BOCHK’s system record shall prevail.
16. In the event of termination of the credit card account, violation of the Credit Card User Agreement/ Credit card Agreement or the card account being in default, the Extra Offer within promotion period entitlement will be forfeited automatically forthwith.
17. The Company will verify the transaction record to confirm the Extra Offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder’s transaction and the Company’s record, the Company’s record shall prevail.
18. All Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.
19. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
20. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. No person other than the Eligible Cardholder and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
23. BOCHK and/or the Company reserves the right to change, suspend or terminate the Extra Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
24. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

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

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3. *STAR* Payroll Account Reward

Regarding the terms and Conditions of the *STAR* Payroll Account Reward, please refer to the webpage https://www.bochk.com/dam/deposits/payroll/T-C/Generic_EN.pdf

General Terms and Conditions:

1. The above offer is only applicable to personal banking customers.
2. The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
3. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
4. No person other than the cardholders, BOCHK and the Card Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
5. The above offer is subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or contact the staff of BOCHK.
6. BOCHK reserves the right to change, suspend or terminate the Promotion or to amend the terms and conditions of the Promotion at its sole discretion. All matters and disputes are subject to the final decision of BOCHK.
7. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
8. These Terms and Conditions will be available for download and store in the BOCHK website within 30 days of submission of account opening request or transaction instruction. Such information may not be available for viewing or downloading after said specified timeframe.
9. In the event of any dispute, the decision of BOCHK shall be final and conclusive.
10. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
11. The above offers are available on a first-come-first-served basis while stocks last.
12. Should there be any discrepancy or inconsistence between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.