



中國銀行(香港)

BANK OF CHINA (HONG KONG)

## Banking TrendyToo 1<sup>st</sup> Anniversary Promotion - Terms and Conditions

### (1) New registration of Payroll Account Receive an Extra HK\$100 Payroll Mobile Welcome Reward

#### 1.1 Payroll Mobile Welcome Reward

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Payroll Mobile Welcome Reward Promotion Period”).
- b. Payroll Mobile Welcome Reward HK\$300 BOC Credit Card Free Spending Credit is only applicable to *Private Wealth, Wealth Management, Enrich Banking* customers.
- c. Customers can only enjoy Payroll Mobile Welcome Reward HK\$300 BOC Credit Card Free Spending Credit (“Free Spending Credit”) by meeting all the requirements of *Payroll Account Reward* set in the above Term 1, and successfully complete any one of the following items via the BOCHK Mobile Banking app (BOCHK 中銀香港) during Payroll Mobile Welcome Reward Promotion Period (“Eligible Payroll Mobile Welcome Reward Customers”):
  - i. Buy or sell stocks (including buying or selling Hong Kong stocks, China A share and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR
  - ii. Foreign Currency Exchange (accumulated HK\$1,000 or above or its equivalent in other currencies, including conversion of Hong Kong dollars into foreign currency, conversion of foreign currency into Hong Kong dollars, cross currency conversion); OR
  - iii. Placing Flexi-Time Deposit; OR
  - iv. Successfully enroll in a qualifying deferred annuity plan: BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”); OR
  - v. Successfully submit the application for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer and successfully drawdown the loan on or before 31 July 2023; OR
  - vi. Successfully granted with BOC Visa Infinite Card (Including BOC Visa Infinite Card and Wealth Management Visa Infinite Card) or BOC Chill Card.
- d. **If an Eligible Payroll Mobile Welcome Reward Customer is a personal customer who hold Enrich Banking / i-Free Banking and are aged 18 to 35 (including 18 and 35 ages) between 1 May 2023 to 30 June 2023, the customer is entitled to an extra HK\$100 BOC Credit Card Free Spending Credit.**
- e. Payroll Mobile Welcome Reward will be distributed as BOC Credit Card Free Spending Credit (“Free Spending Credit”) to Eligible Payroll Mobile Welcome Reward Customers. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Welcome Reward Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
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April 2023 to May 2023	On or before 30 September 2023
June 2023 to August 2023	On or before 31 December 2023

- f. **Eligible Payroll Mobile Welcome Reward Customers must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account ("Eligible Credit Card") when the Free Spending Credit is credited by BOC Credit Card (International) Limited (the "Card Company"). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- g. **Each Eligible Payroll Mobile Welcome Reward Customers should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- h. Each Eligible Payroll Mobile Welcome Reward Customer can enjoy this offer once only. If an Eligible Payroll Mobile Welcome Reward Customer registers for more than one *Payroll Account* within the Payroll Mobile Welcome Reward Promotion Period, the Eligible Payroll Mobile Welcome Reward Customer can only enjoy the offer once.

## 1.2 Payroll Account Reward

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) ("Payroll Promotion Period").
- b. **Registration period of Payroll Account is 1 April 2023 to 30 June 2023 (Both dates above inclusive).**
- c. Customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Payroll Customers"):
- maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) ("Payroll Account") with Bank of China (Hong Kong) Limited ("BOCHK"), and
  - register for *Payroll Account* via any branch, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Promotion Period; AND
  - start receiving salary by "electronic payroll arrangement" via Payroll Account or newly set up "Standing Instruction" to deposit salary to BOCHK within the next 2 calendar months from the date of *Payroll Account* registration, and maintain this arrangement until relevant reward is credited; AND
  - 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) ("Eligible Payroll Customers"); AND
  - have taken up *Private Wealth, Wealth Management, Enrich Banking* and *iFree Banking* (Integrated Account Service).



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- d. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 or above.
- e. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through BOCHK's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- f. BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
- g. **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the relevant offer will be forfeited.**

## (2) BOC Pay Welcome Offers up to HK\$100

### 2.1 Bind to get Welcome Rewards of HK\$50 e-Coupons

- a. BoC Pay Welcome Reward (the "Promotion") runs from 1 April to 30 June 2023, both dates inclusive (the "Promotion Period").
- b. The Promotion is applicable to the BoC Pay Mobile Application (the "BoC Pay") only.
- c. During the Promotion Period, a customer who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time (the "Eligible Customer") is eligible to receive e-Coupons with a total value of HK\$50. The e-Coupons will be stored at "Coupons" > "Collected Coupons" in the BoC Pay account of the Eligible Customers.
- d. The e-Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the "Designated Merchants").
- e. During the entire Promotion Period, each Eligible Customer (based on Identification Document Number) can receive maximum total value of HK\$50 in e-Coupons, including 5pcs of HK\$10 e-Coupon (the "e-Coupons").
- f. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Designated Merchants by scanning the QR code on the e-Coupons.
- g. The Eligible Customer must use the e-Coupon on or before the e-Coupons expiry date which is shown on each e-Coupon. Only one e-Coupon can be applied in each transaction.



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- h. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
- i. The Eligible Customer must state the intention to pay with BoC Pay and click to use the eCoupons before payment.
- j. Each e-Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. E-Coupons are not transferable.
- k. E-Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of e-Coupons.
- l. E-Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of e-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
- m. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
- n. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
- o. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
- p. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- q. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
- r. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
- s. No person other than the customer and BOCHK and/or the Company and/or UnionPay International 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.
- t. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay



International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.

- u. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.

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

SVF License Number: SVFB072

## **2.2 Perform the designated transactions to get HK\$50 e-Coupons**

- a. The Promotion runs from 1 May to 30 June 2023, both dates inclusive (the "Promotion Period").
- b. The Promotion is applicable to customers (the "Eligible Customer") below only.
  - i. Personal customers who hold Enrich Banking / i-Free Banking and are aged 18 to 35 (including 18 and 35 ages) throughout the Promotion Period, and successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time from 1 to 30 May 2023 (both dates inclusive).
  - ii. Personal customers who hold Enrich Banking / i-Free Banking and are aged 18 to 35 (including 18 and 35 ages) throughout the Promotion Period; hold an effective BoC Pay account which is opened before 1 May 2023, and did not perform any BoC Pay merchant transactions from 1 to 30 April 2023 (both dates inclusive).
  - iii. Selected Payroll Service customers of Bank of China (Hong Kong) Limited (the "BOCHK") who receive promotional E-mail and/or Mobile Banking Push notification from BOCHK during the Promotion Period.
- c. Eligible customers who perform a Transfer/ Local Merchant Payment/ Transit code/ Red Packet transaction of HK\$10 or above with BoC Pay from both 1 to 30 May 2023 and 1 to 30 June 2023 respectively, are eligible to receive E-Coupons with a total value of HK\$50, including 5pcs of HK\$10 E-Coupon (the "E-Coupons").
- d. Offer are available in a quota cap of 40,000 on a first-come-first-served basis while quota lasts.
- e. The E-Coupons will be stored within 2 months after the Promotion Period at "E-Coupons" > "Collected E-Coupons" in the BoC Pay account of the Eligible Customers.
- f. An Eligible Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the E-Coupons has been awarded will be eligible for the Promotion and the E-Coupons. In the event of termination of BoC Pay account, or forfeiture of the E-Coupons during the Promotion and up to the time the E-Coupons has been awarded, the E-Coupons will be cancelled automatically forthwith.



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- g. The E-Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the “Designated Merchants”).
- h. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Designated Merchants by scanning the QR code on the E-Coupons.
- i. The Eligible Customer must use the E-Coupons on or before the E-Coupons expiry date which is shown on each E-Coupon. Only one E-Coupon can be applied in each transaction.
- j. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
- k. The Eligible Customer must state the intention to pay with BoC Pay and click to use the E-Coupons before payment.
- l. Each E-Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. E-Coupons are not transferable.
- m. E-Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of E-Coupons.
- n. E-Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of E-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
- o. BOCHK and/or BOC Credit Card (International) Ltd (the “Card Company”) and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
- p. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
- q. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
- r. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- s. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of



Google LLC.

- t. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
- u. No person other than the customer and BOCHK and/or the Company and/or UnionPay International 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.
- v. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
- w. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.

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### **(3) First stock transaction HK\$1 brokerage fee offer**

- a. Promotion period is from 2 May 2023 until 30 June 2023 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to personal banking customers who hold Enrich Banking / i-Free Banking and are aged 18 to 35 (including 18 and 35 age) on 30 June 2023 and holding single-name securities account (including securities margin account and family securities account) in Bank of China (Hong Kong) Limited ("BOCHK") during Promotion Period ("Eligible Securities Customers").
- c. Eligible Securities Customers who successfully complete first buy or sell transaction of HK Stocks, A Shares and / or US Stocks buying or selling transaction through BOCHK Internet Banking, Mobile Banking or Automated Stock Trading Hotline during Promotion Period (exclude Monthly Stocks Savings Plan and IPO subscription)("Eligible Transaction") are entitled HK\$1 brokerage fee offer ("Brokerage Fee Reduction Offer"). There is no maximum limit on the Brokerage Fee Reduction amount.
- d. Each Eligible Securities Customer can enjoy the first transactions Brokerage Fee Reduction in





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- HK Stocks, A Shares and US Stocks respectively. If Eligible Securities Customer holds more than one single-name securities account, the offer will be calculated by the stock market (Hong Kong, China, United State).
- e. The first Eligible Transaction are counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
  - f. The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 30 September 2023.
  - g. If an Eligible Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
  - h. **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by Hong Kong Exchange and Clearing Limited (“HKEx”), stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”), transfer fee charged by China Securities Depository and Clearing Corporation Limited, US Stocks SEC fee and FINRA fee.**
  - i. Eligible Securities Customers should maintain valid Securities Account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

#### (4) BOC Chill Card Promotion Terms and Conditions

##### 4.1 「Chill Date Movie Offer」 Promotion Terms and Conditions

- a. The promotion runs from 29 March to 31 December 2023 (both dates inclusive) (the “Promotion Period”)
- b. The promotion is only applicable to BOC Chill Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”).
- c. The Eligible Credit Card customer can purchase movie tickets for designated screenings ( the “Event Ticket) on designated dates/times via the designated HK Ticketing page during the promotion period.
- d. Each Eligible Credit Card account will be eligible to purchase a maximum of 2 Event Tickets. The





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- number of Event Tickets is limited by the venue and available on a first-come-first served basis, while stocks last
- e. Event Ticket price is HK\$0. Customers are required to pay the ticketing platform handling fee of HK\$10 per ticket using the eligible Credit Card.
  - f. Event tickets are electronic tickets. For ticketing enquiries, please call the HK Ticketing Hotline on 31288288.
  - g. If a movie screening of this promotion is cancelled for any reason, the tickets will not be refunded or replaced with tickets for another screening/show. The handling fee paid to the ticketing platform will not be refunded.
  - h. Event tickets cannot be exchanged for cash/other gifts, returned or transferred, nor can they be resold.
  - i. Should there be any illegal or fraudulent act committed by a cardholder, Bank of China (Hong Kong) Limited ("BOCHK") reserves the right to cancel the customer's Event Tickets without prior notice. BOCHK also reserves the right to take further legal actions as deemed necessary.
  - j. BOCHK is not the service/product provider of this promotion event. BOCHK accepts no liability for and shall not be responsible for the quality of or any other matters relating to the products and services provided by the Merchant.
  - k. By purchasing Event Tickets, the customer provides his/her consent to abide by the terms and conditions of Emperor Cinemas and HK Ticketing. For the terms and conditions of Emperor Cinemas, please visit [www.emperorcinemas.com/en/general/tnc](http://www.emperorcinemas.com/en/general/tnc). For the terms and conditions of HK Ticketing, please visit [www.hkticketing.com](http://www.hkticketing.com).
  - l. No person other than the Eligible Customer and 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.
  - m. BOCHK reserves the right to change, suspend or terminate the offer or its terms and conditions at its sole discretion, and reserve the right of final decision on all matters and disputes.

#### **4.2 Chill Card Limited Extra HK\$100 Welcome Offer**

- a. The promotion period runs from 24 April until 30 June 2023 (both dates inclusive). Only applicants whose BOC Chill Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the HK\$100 Cash Rebate.
- b. This offer is only applicable to:
  - i. Enrich or iFree banking account customers, OR;
  - ii. Customers applying via the designated Chill Card website: [www.bochk.com/s/a/chill8](http://www.bochk.com/s/a/chill8)
- c. The Company will verify the application record to confirm the cash rebate entitlement of each cardholder. In all conditions, the Company's record shall prevail.



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- d. Only applicants who are not have cancelled their Cards, or were once cardholders of the BOC Chill Card in the 12 months prior to the date of application, will be entitled to the offer for main cardholders upon approval of application.
- e. The Cash Rebate will be credited to the main cardholder's account on or before 31 August 2023. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- f. If multiple redemptions of welcome offer have occurred, 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 welcome offer to the cardholder's account without prior notice.
- g. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- h. **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.**
- i. No person other than the cardholder and the 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.
- j. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
- k. In case of any dispute(s), the decision of the Company shall be final.

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

## (5) Terms and Conditions for Smart Invest offers

### 5.1 Terms of 0% subscription fee for first subscription made via Smart Invest:

- a. The promotion period is from 1 April to 30 June 2023 (both dates inclusive) ("the promotion period").
- b. The offer is applicable to Personal Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
- c. During the promotion period, eligible customers can enjoy 0% fund subscription fee of the first investment fund subscription made via Smart Invest("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of investment fund subscription fee amount for this offer.
- d. 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.
- e. The subscription fee offer is not applicable to investment fund transactions made via BOCHK



Mobile Banking or Internet Banking by vulnerable customers.

- f. Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the subscription fee reduction amount to the Eligible Customers as defined in the following Term i.
- g. Every Eligible Customers is only entitled to the offer once during the Promotion Period.
- h. If Eligible Customers enjoy the offer during the promotion period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2023 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

**5.2 Terms of the “Smart Invest” HKD\$100 Reward offer:**

- a. The Offer is effective from 1 April to 30 June 2023, both dates inclusive (“the promotion period”).
- b. The Offer is applicable to eligible customers who i) have not completed any subscription transactions through “Smart Invest” on or before 31 March 2023 and ii) successfully settled the subscription order through “Smart Invest” (no limitation on transaction amount) during the promotion period. Eligible customers will be entitled to enjoy HK\$100 reward.
- c. During the promotion period, each Eligible Customer is entitled to enjoy this offer once. The HK\$100 reward is available on a first-come, first-served basis, while stocks last.
- d. The HK\$100 reward will be deposited to Eligible Customers’ non-dormant Bank of China (Hong Kong) HKD Saving Account or HKD Current Account on or before 30 September 2023. Eligible Customer should maintain a valid account throughout the promotion period and at the time when the reward is deposited. In the event of termination of Eligible Customer’s valid account during the promotion period or at the time the reward is being awarded, the reward will be cancelled automatically forthwith.

**(6) Terms and Conditions of “Refer Friends” Promotion**

- a. Promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Promotion Period”).
- b. The Promotion shall be applicable to customers of Integrated Banking Services of Bank of China (Hong Kong) Limited (the “Bank”/“BOCHK”) (“Selected Customers”).



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- c. Selected Customers (the “Referrer”) must get his/her Invitation Code in “Refer Friends” page via Mobile Banking or Online Banking and share his/her Integrated Banking Services’ Invitation Code with a referee who fulfilled the requirements of Clause f(ii) (the “Referee”) during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause f(i) (the “Eligible Referrer”) in “Invitation Code” field when opening a new banking account, and successfully opens an account in order to receive the relevant referral reward (the “Eligible Referee”).
- d. If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause c, the Eligible Referrer can enjoy below designated amount of rewards in the form of Free Spending Credit (the “Referral Reward”):

<b>Referee’s Integrated Banking Service</b>	Wealth Management	Enrich Banking/ i-Free Banking
<b>Reward that referrer can enjoy upon each successful referral</b>	HK\$800	HK\$150

- e. The number of rewards is limited to the first 3 successfully Wealth Management referrals and first 3 Enrich Banking / i-Free Banking referrals. Each Eligible Referrer can enjoy maximum rewards of HK\$2,850 (assuming referrer successfully referred 3 Wealth Management and 3 Enrich / i-Free customers and fulfilled all requirements). The quotas of this offer are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank. If the number of success account opening referrals exceed the upper limit, BOCHK will issue the reward base on chronological order of the success account opening date of the Eligible Referee.
- f. Eligible Referrer and Eligible Referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited:
- i. Eligible Referrer
    1. Has taken up Integrated Banking Service; and
  - ii. Eligible Referee
    1. Has not cancelled personal banking or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2023; and
    2. Opens account and inputs the Eligible Referrer’s Invitation Code and successfully open account during the Promotion Period; and
    3. Has not been referred in the same promotion; and
    4. Is not the same person as the Referrer; and
    5. Enrich Banking / i-Free Banking referees are required to aged 18-35 on the day of account opening (aged 18 and 35 inclusive)
    6. Maintain the “Total Relationship Balance” of the following designated amount or above



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within the promotion period:

<b>Integrated Banking Services</b>	<b>Total Relationship Balance</b>
Wealth Management	HK\$1,000,000 or above
Enrich Banking	HK\$200,000 or above
i-Free Banking	HK\$10,000 or above

- g. The Referral Reward will be credited to the Eligible Referrer in the form of Free Spending Credit upon verification of record by BOCHK, and will be credited to the respective BOC main credit card account on or 30 September 2023, and will be posted in the respective monthly statement. Eligible Referrers must hold a valid BOC credit card when the free spending credit is credited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. Customer notification will be provided upon credit of rewards.
- h. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
- i. A Referee can only be referred once and shall be subject to the Bank's final records.
- j. The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee 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.
- k. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

**(7) HKD Time Deposit Preferential Interest rate of up to 4.8% p.a. upon opening account via BOCHK Mobile Banking Application**

- a. The promotion period is from 1 April 2023 until 30 June 2023, both dates inclusive ("Promotion Period").
- b. This offer is only applicable to personal banking customer who do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 1 April 2023, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").
- c. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or above via Mobile Banking of BOCHK with promotion code "**BBANEWHKD**" during the promotion period, can enjoy the below preferential time deposit interest rate offer:

<b>Tenor</b>	<b>Preferential HKD Time Deposit Interest Rate (p.a.)</b>
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1-month	4.8%
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- d. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.
- e. Each Eligible Customer can only enjoy this offer once and the maximum deposit amount of "Mobile Account Opening Time Deposit" for each Eligible Customer is HK\$100,000.
- f. Time deposits should be set up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.
- g. If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formula (whichever is higher) subject to a minimum of HKD\$200:
- Time Deposit Principal x [(Prime Rate\* – 2.50%) – Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year
  - Time Deposit Principal x (Inter-Bank Offer Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year
- \*Subject to the rate as quoted by BOCHK from time to time.
- h. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 1 April 2023 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- i. Offer is limited, first come first served and available while quota lasts.

#### (8) HKD Savings Deposit Offer

- The promotion period is from 1 May 2023 to 30 June 2023 (both dates inclusive) ("Promotion Period").
- To be eligible for this HKD Savings Deposits Offer ("Offer"), customers are required to **newly take**



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up BOCHK Enrich Banking OR iFree Banking Service (collectively, “Integrated Banking Services”) during the Promotion Period and do not hold any BOCHK’s single name / joint name deposits account(s) within 6 months prior to 1 May 2023 (“Eligible Customers”).

- c. Eligible Customers can enjoy preferential HKD savings interest rate, should their HKD savings deposits balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

Deposits Balance (HKD)	Interest Rate (p.a.)
Below 200,000	1.08%
200,000 or above to below 500,000	1.68%
500,000 or above	2.18%

- d. Eligible Customers can enjoy the above Offer within first 100 calendar days (“Offer Period”) upon successful taking up of Integrated Banking Services. After Offer Period, BOCHK’s prevailing savings interest rate, announced from time to time, will apply.
- e. The offer applies to all single-name HKD savings accounts maintained under each Eligible Customers (not applicable to joint-name accounts). **Interest is calculated separately for each account.**
- f. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK’s prevailing practice for HKD savings deposits account.
- g. Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.
- h. The savings deposits interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposits interest rates.
- i. If the Eligible Customers are entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customers at its absolute discretion.
- j. BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion without prior notice.
- k. Offer is limited and available while quota lasts.
- l. In case of any dispute, the decision of BOCHK shall be final.

#### (9) Mobile Account Opening Extra Reward

- a. The promotion period of Extra Reward for Mobile Account Opening / Upgrading of Integrated Banking Services (the “Promotion”) is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Promotion Period”).
- b. New customers are required to successfully open a personal banking account through BOCHK





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Mobile Banking Application (“Mobile Banking”) (including “QR Account Opening” Service at branch) within the Promotion Period; or existing personal banking customers are required to upgrade to Enrich / i-Free Banking Services via BOCHK Mobile Banking App (“Mobile Banking”) / Internet Banking / Customer Contact Centre / BOCHK branches (“Designated Channels”) and maintain designated amount or above of “Total Relationship Balance” of the relevant Integrated Banking Services within the Promotion Period, as well as fulfill all requirements below (“Eligible Customer (s)”) to receive HK\$100 cash rebate (“Cash Rebate”), each Eligible Customer can enjoy this Cash Rebate once within the Promotion Period:

- i. New customers do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 1 April 2023; or existing personal banking customers have not taken up or cancelled any BOCHK Integrated Banking Services within 6 months prior to 1 April 2023, and;
- ii. Aged 18 to 35 on the day of account opening/ upgrade (aged 18 and 35 inclusive), and;
- iii. Fulfill two of the requirements below within the Promotion Period:
  - Register BOCHK Payroll Account (“Payroll Service”)
  - Register FPS with mobile number, email address or FPS ID via Mobile Banking
  - Successfully apply BOC Credit Card
  - Transact an “Eligible Online or Mobile Spending” by paying with BOCHK account / BOCHK Credit Card (For details please refer to clause iii of this terms and conditions)
  - Newly open securities account
- c. “Eligible Online or Mobile Spending” refers to the retails spending via BOCHK account bound mobile payment (BoC Pay, WeChat pay or Apple Pay inclusive) / or via BOCHK card bound mobile payment(BoC Pay, UnionPay App, AlipayHK, WeChat Pay HK, Apple Pay, Google Pay, Samsung Pay or Huawei Pay inclusive) or online (No single net spending requirement and counted by the posted amount of the transaction) (the“Eligible Online or Mobile Spending”).
- d. For the above BOCHK credit card “Eligible Online or Mobile Spending” in clause (c), the spending excluded Instant Rewards transactions, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to



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deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contribution and property purchasing ), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions.

- e. Any fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be deemed as Eligible Online or Mobile Spending Transaction and will be disqualified from this Promotion.
- f. The quota for this Promotion is limited, first come first served and available while the quota last. BOCHK record shall prevail.
- g. The Cash Rebate will be credited to the Eligible Customer's Savings / Current account by 30 September 2023.
- h. Within the Promotion Period and while receiving the Cash Rebate, Eligible customers should maintain a valid BOCHK HKD Savings Account / Current Account / Online Banking / Mobile Banking Account, if not, then the Cash Rebate entitlement will be forfeited automatically forthwith.
- i. Eligible customers should read and comply with this terms and conditions before participating on this Promotion, and the participation of this Promotion represents terms and conditions are being read and agreed.

#### **General terms and Disclaimer**

##### **BOC Credit Card Free Spending Credit ("Free Spending Credit")**

- Free Spending Credit 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 Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

#### **General terms:**



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- The above offers are only applicable to personal banking customers.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- 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.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile Banking or any designated BOCHK Mobile Applications mentioned above by themselves.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile Applications and/ or Mobile Banking or Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Applications and/ or Mobile Banking or Online Banking.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

### **Risk Disclosure**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before you trade or invest especially 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. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

### **Risk disclosure of Fund:**

Fund products or services 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.

### **Risk Disclosure of Securities Trading**

#### **Risk of Securities Trading**

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. 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 Securities Margin Trading**

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 risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

#### **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. 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.

#### **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.



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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.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 2:15pm (during Standard Time in the United States- from the first Sunday in November to the second Sunday in March) or 11:45am – 1:15pm (during Daylight Saving Time in the United States- from the second Sunday in March to the first Sunday in November).

This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service and it should not be considered as investment advice.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

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