



Bank of China (Hong Kong) Banking TrendyToo presents < Reach for the top! Build the biggest! > promotion Terms and Conditions

1. The promotion period of Bank of China (Hong Kong) (BOCHK) Banking TrendyToo presents < **Reach for the top! Build the biggest!** > promotion (the "Promotion") is from 3 June 2024 to 14 July 2024 (both dates inclusive) ("Promotion Period").
2. Enrich / i-Free Banking Services Customer who is aged between 18-35 (aged 18 and 35 inclusive) ("Banking TrendyToo customers") during the Promotion Period, fulfilling designated requirements ("Eligible Customer (s)"), can have an opportunity to win below rewards:

- **Reward 1 "1 ticket of Banking TrendyToo presents < Reach for the top! Build the biggest! > event" (Quota is limited to 400 tickets):**
 - Eligible customers who successfully completed (1) Registration Mission and (2) any one of the designated transactions will receive 1 ticket of Banking TrendyToo presents < Stack the Bricks, World Record to Break!> event ("Event ticket") on first come first serve basis;
 - Each of the eligible customer can only receive up to 1 event ticket;
 - Based on the registration mission completion time of eligible customers; on first come first served basis and available while quota lasts and shall be subject to the Bank's final records.
 - The attempt to break the GUINNESS WORLD RECORDS™ title for the Largest LEGO® brick diorama is subject to Guinness World Records.
- **Reward 2 "Travel Gift Card (Worth HK\$15,000)" (Quota is limited to 4)**
 - Eligible customers who successfully completed (1) Registration Mission and (2) the designated transactions can obtain corresponding lucky draw chances (for details, please refer to section 2.2 of this terms and conditions), the more the transactions are being completed, the more the lucky draw chances would be given, each eligible customer can obtain up to 22 lucky draw chances if all the designated missions are successfully completed. The eligible winner will have the opportunity to win 1 HK\$15,000 travel gift card ("Gift card"). Quota is limited to 4.

Example:

- If customer A successfully completed designated transaction 1 (Apply for new BOC Chill Card) and designated transaction 7 (conduct designated securities transaction via Mobile banking), the customer can obtain total of 6 lucky draw chances.
 - * Each of the designated transaction only count once, there will be no extra lucky draw chances will be given if customer repeatedly completed the same designated transaction: for example, if a customer conducted two designated securities transactions, the customer will still only be entitled 5 lucky draw chances.

2.1 Registration method ("Registration Mission")

Method 1: Banking TrendyToo Customers

During promotion period, successfully completed a transfer transaction via BOCHK Mobile Banking / BoC Pay “Transfer/FPS” function, of which the transfer should be made at least HK \$1 or above to a third-party payee (not applicable of transferring to the payer’s same name accounts of BOCHK), and also have entered a message as “LEGO22” at the “Message to payee” field in order to successfully complete the registration mission, or

Method 2: Selected Banking TrendyToo Customers

An electronic message (In-App notification) will be sent to the selected Banking TrendyToo customers via BOCHK mobile banking App during the promotion period. Selected Banking TrendyToo customer can register via the URL provided (to the selected customer registration page) within the electronic message in order to complete the registration mission. Registration mission only counts once, and subject to the eligible customer’s earliest completion time of the registration mission.

2.2 Designated transactions

	Designated Transactions	Lucky draw chances for Reward 2
Transaction 1	Apply for new BOC Chill Card: <ul style="list-style-type: none"> 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. This promotion is only applicable to main card applicant. 	1
Transaction 2	Accumulate spending of HK 5,000 or above at merchants via BOC credit card or BoC Pay (bill payments, FPS transactions and Transit Code transactions not included)	1
Transaction 3	Accumulate FX amount at HK\$10,000 or above (or equivalent) via Mobile Banking	1
Transaction 4	Register for BOCHK Payroll Account: <ul style="list-style-type: none"> For the registration record for BOCHK Payroll Account, BOCHK’s system record shall prevail 	1
Transaction 5	Successfully referred an aged 18-35 referee for Enrich / i-Free Banking services referral: <ul style="list-style-type: none"> Customers 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 (the “Referee”) during the Promotion Period; and 	2

	<ul style="list-style-type: none"> The Referee must input the Invitation Code of referrer in “Invitation Code” field when opening a new banking account, and successfully opens an account; and The Referee has not cancelled or hold personal banking or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 3 June 2024; and The Referee has not been referred in the same promotion; and Self-referral or BOCHK staff referral is not accepted for this reward promotion. 	
Transaction 6	<p>Uplift deposit balance of HK\$100,000 or above (HKD equivalent):</p> <ul style="list-style-type: none"> Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account and Time Deposit account, excluding Club Deposit) of the customer (“Total Deposit Balance”) increase at least HKD \$100,000 or more (HKD equivalent) on 14 July 2024, compared with 30 April 2024 (“Eligible Deposit Balance”) 	3
Transaction 7	<p>Successfully conduct any one of below designated securities transaction (exclude IPO Shares Subscription) with single-name securities account (exclude margin securities and family securities account) via Mobile Banking:</p> <ul style="list-style-type: none"> Buy or Sell HK Stocks, A Shares or US Stocks; and/ or Buy or Sell odd lots 	5
Transaction 8	<p>Apply for BOC Express Cash Instalment Loan</p> <ul style="list-style-type: none"> Successfully submit the application from 3 June 2024 to 14 July 2024 (both dates inclusive) by using Gift Code “YS” 	8

- The amount of foreign currency deposit balance 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 at the close of business on the dates mentioned above (subject to BOCHK announcement). BOCHK reserves the right to amend any calculation method of deposit amount at its sole.
- “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 its equivalent in RMB / USD) or above.
- “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”.

- e. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement”
- f. Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking , and 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, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- g. 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 at the close of business 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.
- h. For BOC Express Cash Instalment Loan and offer details, please refer to BOC Express Cash Instalment Loan website (BOCHK webpage > Home> Loan> Personal Loan > BOC Express Cash Instalment Loan > Promotion Terms and Conditions.
- i. Eligible customer must ensure his/her mobile phone number and corresponding address registered with BOCHK is valid, and the mobile number is capable of receiving SMS. If the eligible customer does not have a valid mobile phone number and corresponding address, the relevant rewards will not be issued and will be automatically cancelled.

3. Rewards details and notifications:

3.1 Reward 1:

- The event of < **Reach for the top! Build the biggest!** > will be held on August 2024 at Bank of China Tower. BOCHK shall send the notification about the event details to the Eligible Winner via their BOCHK registered contact information by 8th August 2024. The above reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK shall not be liable for loss under any circumstances and will not offer refund or compensation due to absent attendance.

3.2 Reward 2:

- a. Winners will be randomly drawn by a computer system of BOCHK from all the Registered eligible customers (the “Eligible Winner”). BOCHK will determine the eligibility of each transaction by matching the customer’s transaction records held by BOCHK; and shall send the notification about the reward



obtain method to the Eligible Winner via their BOCHK registered contact information by 30th September 2024.

- b. The Gift card is provided by Trip.com Group Ltd (Trip.com) and is subject to Trip.com's terms and conditions. Trip.com is solely responsible for any issues related to the redemption of the Gift card. Any dispute or complaint in relation to this Gift card shall be resolved between the Winner and Trip.com. Eligible winner must redeem the gift card within the validity period stated under the terms and conditions, no reissue of the gift card will be arranged due to overdue.
 - c. The value of the gift card listed under this terms and conditions is exactly as the reward (Trip.com gift card) › winners shall have no claim or objection.
 - d. The Gift card is not transferable, returnable, exchangeable or redeemable for cash.
 - e. If after redemption of the Gift card and not departed due to force majeure (e.g. flight cancellation, rescheduling, non-departure or mandatory quarantine due to epidemic/weather), BOCHK and Trip.com will not be responsible for any losses incurred by the winners and will not make any refunds or compensations.
 - f. BOCHK and Trip.com reserve the right to amend the terms and conditions of this package at any time without prior notice. In case of dispute, the decision of BOCHK and Trip.com shall be final.
 - g. BOCHK may deposit the same value of the reward as cash to the eligible winner's BOCHK HKD savings account without any notice. In case of dispute, the decision of BOCHK shall be final.
 - h. BOCHK is not the supplier of the Gift card. Customers should contact Trip.com directly for any enquiries or complaints about the Gift card. BOCHK does not provide any guarantee for the Gift card or services provided by the suppliers, and is not responsible for any consequences arising from the use of the Gift card or services provided by the suppliers
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- 4. Employees of Bank of China (Hong Kong) Limited ("BOCHK") who have been involved in organising the lucky draw are not eligible to participate in the lucky draw.
 - 5. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Banking TrendyToo < **Reach for the top! Build the biggest!** >".
 - 6. Customers shall not use any Tickets or rewards sent by BOCHK for sale or trade ("Resale"). BOCHK reserve the right to cancel any tickets or rewards which are subjected to any suspected Resale or illegal activities, without any compensation or refund to the individual concerned for the Tickets.
 - 7. The event date of the promotion shall be determined by the BOCHK at an absolute discretion. BOCHK reserve the final right to vary or extend the event date or cancel the event at any time without prior notice.
 - 8. In the event of any force majeure reason, including infectious diseases, epidemic, pandemic, outbreak of diseases, fire, casualties, accidents, act of God, natural disasters, regulatory updates by the government or any law enforcement authorities, law enforcement, legislation, orders, declarations, regulations, demands or stipulations, political unrest, social disorder, civil unrest, riots, rebellions or disturbances with the intent of



the government to hinder, counter or defend against unrest, strikes, labour disputes, shortages of labour or skilled workers, shortages of products or raw materials or lack of supply, shipping or traffic delay or any other reasons (whether or not similar to the foregoing) beyond the reasonable control of BOCHK, which results in the inability of BOCHK to perform its obligations under these Terms and Conditions, BOCHK shall not be liable to the extent of such prejudices.

9. No person other than the Eligible Customer and BOCHK 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.
10. Eligible Customer must read and be bound by these Terms and Conditions for participating in this Promotion. By participating in this Promotion, Eligible Customer acknowledges that he/she has read, accepted and agreed to be bound by these Terms and Conditions.

General Terms:

1. The above offer is only applicable to personal banking customers.
2. The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to product leaflet, relevant promotion materials or to contact BOCHK's staff.
3. The Terms and Conditions of the related service will be provided electronically. Please read and accept the related Terms and Conditions. Please download or to keep this copy of Terms and conditions for reference.
4. Eligible Customer must keep a good record in his/her account within the Promotion Period and at the time of rewards fulfillment in order to enjoy the rewards. BOCHK reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
5. The above Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK shall not be liable for loss of the redemption letter and/or the Coupon along with the redemption letter under any circumstances and will not reissue or replace any of them.
6. The customer is responsible for paying the relevant data costs incurred by downloading and / or using the BOCHK Mobile Banking Application or Online Banking.
7. Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BOCHK Mobile Applications via App Store; Android users may download BOCHK Mobile Applications via Google Play, and Huawei AppGallery or BOCHK website.
8. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are the registered trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and the HUAWEI EXPLORE IT ON AppGallery logo are the registered trademarks of Huawei Technologies Co., Limited.



9. By using BOCHK Mobile Banking and/or Online Banking Application, the viewers agree to the disclaimer and policy of BOCHK posted on BOCHK Mobile Banking or Online Banking Application from time to time.
10. BOCHK reserves the rights to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion.
11. The Terms of the Promotion are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
12. In case of any dispute, the decision of BOCHK shall be final.
13. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
14. For the registration record for BOCHK Banking TrendyToo < **Reach for the top! Build the biggest!** >, BOCHK's system record shall prevail.

Important Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.
- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to the manual processing of odd lot orders, there is no definite range of price difference between the odd lots and the board lots. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with a share quantity equal to or exceeding one board lot of the stock will be rejected.
- The quantity of odd lot stocks can be accumulated to reach one board lot in securities account. However, BOCHK Mobile Banking and Internet Banking do not provide the service of splitting one board lot stocks into odd lots for stocks selling.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.



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 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.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the ["Important Notice of Trading A shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect"](#) in BOCHK's website or the branch staff of BOCHK.

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.

US securities investment services are not applicable to US 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, enquiring transaction records and corporate action services at the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

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 – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

Risk of Foreign Currency Trading:



Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

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.

General Terms of BOC Express Cash Instalment Loan:

- BOC Express Cash Instalment Loan, BOC Express Cash Instalment Loan Top up, BOC Express Cash Instalment Loan Balance Transfer and BOC Express Cash Instalment Loan Balance Transfer Top up are the products of the BOCHK.
- The above products are subject to the relevant promotion terms and conditions.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The above products, services and offers are subject to relevant promotion terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.
- In case of any dispute, the decision of BOCHK shall be final.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant Promotion terms and conditions at any time at its sole discretion.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
- Customers are required to pay the relevant data charges for using and/or downloading the BOCHK Mobile App or Mobile/Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile/Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/Internet Banking from time to time.

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.

Foreign exchange and Investment involve risks, terms and conditions apply.

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