



BOC HZMB Half Marathon "As One, to the NEXT LEVEL" Terms and Conditions :

1) Bank of China (Hong Kong) ("BOCHK") HZMB Half Marathon "As One, to the NEXT LEVEL" ("This Promotion") promotion period is from 16 October to 31 December, 2026 (both dates inclusive) ("Promotion Period").

2) Event details :

- This promotion promotion period is from 16 October to 31 December, 2026 (both dates inclusive) ("Promotion Period").
- Successfully register via BOCHK Mobile Banking mobile application ("Mobile Banking") HZMB Half Marathon "As One, to the NEXT LEVEL" ("Registration Page") during promotion period, and complete any designated tasks of the wealth management missions "Welcome Rewards" , "Wealth Rewards" or "Achievement Reward" below ("Eligible Customer"), can enjoy the reward below:

Welcome Rewards : BoC Pay+ HK\$100 Extra Reward and Preferential Time Deposit Interest Rate of 4.8%

A. Successfully downloads the BoC Pay+ Mobile Application and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time or upgrade from BoC Pay to BoC Pay+ account during promotion period will be eligible to enjoy HK\$100 extra reward

- Only applicable to customers who have never received any BoC Pay+ or BoC Pay Welcome Reward before and successfully downloads the BoC Pay+ Mobile Application (the "BoC Pay+") and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time (the "Eligible Welcome Reward Customer") or upgrade from BoC Pay to BoC Pay+ account during the Promotion Period (the "Eligible Upgrade Reward Customer").
- Each Eligible Welcome Reward Customer will receive 5 pieces of HK\$10 Coupon Rewards ("Welcome Reward"). Welcome Reward are applicable for HK\$10 discount upon a single net spending of HK\$20 at designated merchants by scanning the QR code on the Coupon. Each Eligible Welcome Reward Customer can only enjoy Welcome Rewards once.
- Each Eligible Upgrade Reward Customer will receive 2 pieces of HK\$25 Coupon Rewards ("Upgrade Reward"). Upgrade Reward are applicable for HK\$25 discount upon a single net spending of HK\$125 at designated merchants by scanning the QR code on the Coupon. Each Eligible Upgrade Reward Customer can only enjoy Upgrade Rewards once.
- Eligible Welcome Reward Customer or Eligible Upgrade Reward Customer who have successfully registered for the promotion on the Registration Page ("Eligible Extra Welcome Reward Customer ") will receive extra 2 pieces of HK\$25 Coupon ("Extra Welcome Reward"). Extra Welcome Reward are applicable for HK\$25 discount upon a single net spending of HK\$150 at designated merchants by scanning the QR code on the Coupon. Each Eligible Extra Welcome Reward Customer can only enjoy Extra Welcome Rewards once.
- The Welcome Reward or Upgrade Reward or Extra Welcome Reward is applicable to the following designated merchants physical stores: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U. , Runderful and designated brand stores that operated by Sportshouse Limited including Adidas 、 Asics 、 Hoka 、 New Balance 、 New Era 、 Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the "Designated Merchants").
- The Coupons are valid for 60 days from the date of distribution. Eligible Welcome Reward Customer or Upgrade Reward Customer or Extra Welcome Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.
- The Welcome Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay+ account of the Eligible Welcome Reward Customer.
- The Upgrade Reward will be credited to the BoC Pay+ account > "Coupons" > "Collected Coupons" of the Eligible Upgrade Reward Customer within two calendar months (excluding the month of upgrading).
- The Extra Welcome Reward will be credited to the BoC Pay+ account > "Coupons" > "Collected Coupons" on or before 30 June 2027.

- B. During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application*, and place 1- month HKD Time Deposit - “Mobile Account Opening Time Deposit” via BOCHK Mobile Banking with designated promotion codes, can enjoy the following preferential interest rates (p.a.):

Tenor	Preferential Time Deposit Interest Rate (p.a.)	Maximum Deposit Amount	Designated Promotion Code
1-month	4.8%	HK\$100,000	BBANEWHKD

- This offer is only applicable to personal banking customer who do not hold any Bank of China (Hong Kong) Limited (“BOCHK”) single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 1 October 2026, and successfully open an account through BOCHK Mobile Banking Application (excluding “QR Account Opening” Service at branch) during the Promotion Period (“Eligible Customer”).
- Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place HKD “Mobile Account Opening Time Deposit” with “Eligible New Fund Balance” HK\$10,000 or above via Mobile Banking of BOCHK with designated promotion codes during the promotion period, can enjoy the preferential time deposit interest rate offer.
- “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.
- Each Eligible Customer can only enjoy the HKD “Mobile Account Opening Time Deposit” once and the maximum deposit amount is HK\$100,000.

Wealth Rewards : Complete each designated task to enjoy HK\$30 cash reward, maximum up to 7 tasks of HK\$210 cash reward

- Customer who successfully register and complete one or above of the designated task below (“Eligible Customer”) can enjoy HK\$30 cash reward, maximum up to HK\$210 cash reward.
- The reward will be credited to the Eligible 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 30 June 2027. Eligible Customer 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.
- The below designated transaction only counts once.

A. Apply for any BOC Express Cash Instalment Loan products

- Successfully apply for BOC Express Cash Instalment Loan any loan products (including Tax Season Loan, Instalment Loan, Loan Top up, Balance Transfer, Balance Transfer Top up, Instalment Loan – Interest-free Offer and Green Personal Loan), regardless of the application amount or repayment period and approval status.
- Regarding the BOC Express Cash Instalment Loan application records, the records under BOCHK’ s system shall prevail.

B. Register and Switch your payroll account to BOCHK

- Successfully register for Payroll Account AND receiving salary via Payroll Account by “electronic payroll arrangement” .
- “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 at the exchange rate as determined by BOCHK) or above.
- “Electronic payroll arrangement” refers to the customer’ s employer crediting the customer’ s salary to customer’ s Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement” .
- For the record of BOCHK Payroll Account, BOCHK’ s system record shall prevail.

C. BOC Credit Card accumulate eligible spending of HK\$2,100 or more or BoC Pay+ accumulate eligible spending of HK\$2,100 or more:

1) BoC Pay+ eligible spending:

- Applicable to QR Code payments made with the BoC Pay+ mobile app via UnionPay network. Payment methods include, but are not limited to Pay+ wallet, credit cards, or savings account.

2) Credit Card eligible spending:

- Only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (Unless Specified) (the "Eligible Credit Cards"), excluding BOC Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.
- "Eligible spending" during the promotion period refers to the Eligible Retail Spending at Local/Overseas Physical Stores and Eligible Online Spending includes spending made with Eligible Credit Cards or through mobile payment using Eligible Credit Cards (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Samsung Pay and Huawei Pay), but excludes BoC Pay+, AlipayHK, WeChat Pay HK, Alipay, WeChat Pay and UnionPay App transactions, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, 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, rental 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 deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions. Eligible Spending shall be determined at the sole and absolute discretion of the Company.
- For the Eligible Spending made at overseas will be determined by the equivalent HKD amount shown at the monthly statement. For the Eligible Spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
- For the Eligible Spending made with a supplementary card will be combined with those from the main card
- The Eligible Spending must be successfully posted on or before 7 January, 2027.
- Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions.

D. Successfully applied a Credit Card Statement Installment or Credit Card Cash Installment through any channels (the "Eligible Transaction")

- Applies to BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the "Eligible Credit Card"), but excluding BOC Commercial Card (except BOC Elite Platinum Commercial Card), BOC Prepaid Card, Private Label Cards, BOC Purchasing Cards, Intown Card, USD Credit Cards, Great Wall International Credit Card, BOC Credit Cards and Prepaid Card issued in the mainland and Macau.
- The application amount for the "Statement Installment" must reach HK\$1,000 / RMB ¥1,000 or above.
- The application amount for the "Cash Installment" must reach HK\$5,000/ RMB ¥5,000 or above.
- The Eligible Transaction must be calculated based on the transaction date and successfully posted on or before 7 January, 2027.

E. Accumulated eligible securities transaction amount reaches the equivalent of HK\$21,000 or above:

- Only applicable to BOCHK customers who are holding a single-name securities account (including securities margin account and family securities account) during the Promotional Period ("Eligible Securities Customer").
- Eligible Securities Customers who are buying or selling transaction of securities listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK through the single-name securities account during the Promotion Period ("Eligible Transaction").



- The transaction amount settled in RMB or USD will be converted into HKD for calculation based on the exchange rate determined by BOCHK. The relevant accumulated Eligible Transaction amount is subject to the record of BOCHK.

F. Fund subscription with accumulated transaction amount of HK\$21,000 or above (or equivalent):

- Only applicable to customers Bank of China (Hong Kong) Limited ("BOCHK") who hold single-named Funds account during the Promotion Period ("Eligible Funds Customers")
- Eligible Funds Customers shall conduct lump-sum fund subscription via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) using single-named Funds account (Not applicable to subscription of money market funds, Monthly Funds Savings Plan and switching transactions of investment funds) ("Eligible Fund Subscription").
- 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.

Successfully subscribe Equity Linked Investment Products for HK\$21,000 or above (or equivalent):

- It is only applicable to BOCHK customers holding a single-name bond account during the promotion period("Eligible Customers").
- Equity Linked Investment Products transactions are based on the transaction date.
- Transactions for Equity Linked Investment Products are based on successfully subscribed transactions.
- For non-Hong Kong dollar denominated Equity Linked Investment Products, the 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.

G. Enroll in "Universal Smart Travel Insurance Plan" Annual Travel Plan or "Premier Home Comprehensive Insurance"

- Within the Promotion Period, customers should have successful enrolment in "Universal Smart Travel Insurance Plan" Annual Travel Plan or "Premier Home Comprehensive Insurance" underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance") via BOCHK mobile banking or internet banking, and all the policies need to be paid annually, otherwise the reward will be forfeited. The applicant should submit the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium, and settle the discounted first year premium on or before 31 December 2026 (late payment will not be accepted). The reward is only applicable to new policies but not to any policy renewals. Customers should hold the valid policy when the relevant reward is credited. Otherwise the relevant rewards will be forfeited.

H. Successfully convert paper consolidated statement to e-statement

- Consolidated Monthly Statements include Consolidated Monthly Statements and/or Current Account Monthly Statements issued by Bank of China (Hong Kong) Limited ("Bank") but does not include Credit Card Monthly Statements and/or other accounts and/or Product Monthly Statements.

Achievement Reward : Get the ultimate lucky draw chance to win BOCHK Credit Card 2,100,000 Gift Points (Quota :1)

- Eligible customer who complete Welcome Rewards or Wealth Rewards or use Eligible Credit Cards to make a single transaction of HK\$2,100 or above will automatically enter the ultimate lucky draw
- For the Eligible Spending made at overseas will be determined by the equivalent HKD amount shown at the monthly statement. For the Eligible Spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
- For the Eligible Spending made with a supplementary card will be combined with those from the main card.
- The Eligible Spending must be successfully posted on or before 7 January, 2027.
- Any employees of BOCHK involved in organizing this lucky draw is not eligible to participate in this lucky draw, in order to show fairness.

- BOCHK will randomly draw prize winner in rounds ("Eligible Prize Winner") through the computer system and will give away the 21,000,000 BOC Credit Card Gift Points (the "Gift Points"), the transaction records of the relevant rewards will be sent after verification by BOCHK.
- BOCHK will randomly draw prize winners in rounds ("Eligible Prize Winners") through the computer system and will give away one of the 21,000,000 BOC Credit Card Gift Points (the "Gift Points"), the transaction records of the relevant rewards will be sent after verification by BOCHK.
- All rewards received cannot be transferred, returned, exchanged for other offers/gifts, and cannot be used for sale.
- The lucky draw results will be announced the winning customer's English surname and the first 4 digits of the mobile phone number on the BOCHK website www.bochk.com and the latest version of BOCHK Mobile Banking on or before June 30, 2027. And the prize notification SMS will be sent to the winning customer based on the customer's phone number recorded by BOCHK.
- Please note that the lucky draw is conducted randomly, and each prize has a specific probability depending on the number of participants. The opportunity for qualified customers to participate does not mean that the customer will definitely receive any reward, and there is no guarantee that the customer will win the prize if the customer purchased insurance or reached a certain number of transactions.

Terms and Conditions for Distribution of BOC Credit Card Gift Points :

- Eligible Customer are required to hold a valid BOC Credit Card at the time of BOC Credit Card Gift Points (the "Gift Points") distribution, otherwise the Gift Points will be cancelled and no Gift Points will be credited to the Eligible Prize Winners. The Gift Points will be credited to the customer's latest opened Credit Card account or the Credit Card account with the most recent spending. For any special cases, BOCHK and/or BOC Credit Card (International) Limited reserves the right to replace the Gift Points credit by Cash Rebate (base on the calculation of 1 Gift Point equivalent to HK\$0.004 Cash Rebate). The decision of BOCHK and/or the BOC Credit Card (International) Limited shall be final and conclusive on the forms of Reward crediting.
- If the Eligible Prize Winners does not hold a valid Eligible BOC Credit Card at the time of Gift Points distribution, he/she will be deemed to have voluntarily forfeited his/her entitlement to the Gift Points, and the Gift Points will be deferred to the next winner.
- The Gift Points will be credited to the Eligible Credit Card account on or before June 30, 2027.
- The Gift Points cannot be refunded, transferred, resold, or redeemed for cash or other gift items. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" and other related promotions also apply.
- Any fraud and abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Gift Points have being awarded, the eligibility will be forfeited. If the account has insufficient Gift Points, BOCHK and/or BOCCC may reserves the right to directly deduct an amount equivalent to the Gift Points without prior notice to the customer. This amount will be calculated based on the basic redemption rate of each Gift Point to Cash Rebate (1 point = HK\$0.004). BOCHK and/or BOCCC reserves the right to take legal action in such instances.
- An Eligible Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Gift Points are being awarded will be eligible for the Promotion and the Gift Points. In the event of termination of the credit card account, violation of the Card User Agreement, or forfeiture of the Gift Points during the Promotion or at the time the Gift Points are being awarded, the Gift Points will be cancelled automatically forthwith.

Time Deposit Preferential Interest rate of up to 4.8% p.a.:

- 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.
- 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 formulae (whichever is higher) subject to a minimum of HKD200:
 1. Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year
 2. 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.

- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The preferential time deposit interest rates is quoted based on the interest rates published on 30 September 2026 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
- 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.
- Offer is limited, first come first served and available while quota lasts. 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
- The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.
- By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.
- Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search

BoC Pay+ general terms and conditions :

- 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.
- Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
- Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
- 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 Coupons.
- The Bank of China (Hong Kong) Limited (the "Bank") and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the Promotion and/or the terms and conditions at their sole discretion.
- Customer is responsible for the data charges of using and/or downloading the BoC Pay+ imposed by their service providers.
- Please download BoC Pay+ from the official app stores or the Bank 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.
- By using the BoC Pay+, customer agrees to the disclaimer and policy of the Bank on the BoC Pay+ Mobile Application from time to time.
- BoC Pay+ recommended OS version: iOS (14.0 or above) and Android (10 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
- 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 the Bank and/or the Card Company for details.
- No person other than the customer and the Bank 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.
- These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region ("Hong Kong"). The parties submit to the non-exclusive jurisdiction of the Hong Kong courts.



- The Bank 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. The Bank 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.
- In case of any dispute, the decision of the Bank and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Important Notes for BOC Credit Card "Cash Installment" and "Statement Pay by Installment" Plan:

- The cardholder applying for the BOC Credit Card "Cash Installment" Plan ("Cash Installment") and "Statement Pay by Installment" Plan ("Statement Installment") agree to be bound by the Terms and Conditions for the Installment Programs (Please visit BOCHK website www.bochk.com "Home > More > Terms and Conditions for Services/Products") and the Important Notes stated herein. Should there be any inconsistency, the latter shall prevail to the extent of such inconsistency.
- The "Cash Installment" and "Statement Installment" are not applicable to cardholders of BOC Commercial Card (except BOC Elite Platinum Commercial Card), BOC Prepaid Card, Private Label Card, Purchasing Card, Intown Card, USD Card, Great Wall International Credit Card and BOC Credit Cards and Prepaid Card issued in Macau.
- Cardholders shall pay the personalized preferential Monthly Handling Fee and/or Upfront Administration Fee, depending on the offer of the respective promotion. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates ("APR") will be shown on the "Cash Installment" or "Statement Installment" transaction screen of "Online Services". The cardholders may call BOC Credit Card designated hotline (852)2929 2228 for enquiry. The APR is calculated in accordance with the guidelines laid down in the Hong Kong Association of Banks.
- BOC Credit Card (International) Limited (the "Company") may at its absolute discretion determine the Monthly Handling Fee, Upfront Administration Fee, and the installment amount. The Company reserves its final right to approve or decline any application for the "Cash Installment" or "Statement Installment" without assigning any reason.
- If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Credit Card Agreement/ User Agreement ("Agreement"). All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Cash Installment as cash advance transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to cash advance (where appropriate) shall apply; for the Statement Installment as retail spending transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to retail spending transactions (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof will be shown in the relevant promotional materials and/or the application form.
- All approved "Cash Installment" or "Statement Installment" applications are irrevocable.
- The Monthly Installment (including Monthly Handling Fee) and/or, Upfront Administration Fee (if any) will be charged to the relevant card.
- "Statement Installment" is applicable to retail spending, online bill payment and "JET payment" transactions posted in your current monthly statement which are not yet due. "Statement Installment" is not applicable to transactions related to the purchase of casino chips, cash installment, cash advance, cash before card service, balance brought forward from the preceding monthly statement, interest free installment plan effected at merchant outlets, other approved installment plans, and other transaction categories designated by the Company from time to time.
- The amount for "Cash Installment" must be in HKD / CNY and the minimum installment amount for "Cash Installment" is HK\$5,000 (applicable to HKD "Cash Installment") / CNY¥5,000 (applicable to CNY "Cash Installment") or the amount specified by the Company from time to time. The installment amount cannot exceed the cardholder's available credit limit. The minimum



installment amount for "Statement Installment" is HK\$1,000 (applicable to HKD "Statement Installment") / CNY¥1,000 (applicable to CNY "Statement Installment") or the amount specified by the Company from time to time. The installment amount cannot exceed the cardholder's credit limit.

- If the cardholders apply for "Cash Installment" through "Online Services",
 - a) When the applied amount is disbursed to the bank account of the Bank of China (Hong Kong) Limited (the "Bank"), the total daily limit shall be the cardholder's available credit limit, or the amount specified by the Company from time to time. When the applied amount is disbursed to the bank account other than the Bank above, the total daily limit for "Cash Before Card" and "Cash Installment" shall be HK\$100,000 (for application in HKD) / CNY¥100,000 (for application in CNY) or the cardholder's available credit limit (whichever is lower), or the amount specified by the Company from time to time.
 - b) Application submitted not later than 3:00pm (Hong Kong time) on Monday to Friday or 10:00am (Hong Kong time) on Saturday (except for public holiday) ("Processing Time") will be processed on the same day, otherwise it will be processed on the coming Processing Time; and
 - c) Cardholders will be notified by email one day after the submission date if the application for "Cash Installment" is processed successfully. The cardholders can check out the transaction status through the "Transaction Enquiry" under the "Cash Installment" section in "Online Services".
- If the cardholders apply for "Statement Installment" through "Online Service" of the Company,
 - a) application for the "Statement Installment" must be submitted at least three working days (excluding Saturday, Sunday and public holiday) before the payment due date of the statement through "Online Service". Late application will not be processed;
 - b) application for "Statement Installment" made at or before 5:00pm (Hong Kong time) every day will be processed on the same day. Any instruction made later than these given times will be processed on the next day; and
 - c) cardholders will be notified by email one day after the submission date if the application for "Statement Installment" is processed successfully. Cardholders can check out the transaction status through the "Transaction Enquiry" under the "Statement Installment" section in "Online Service".
- Cardholder is entitled to exercise the cooling-off rights within 7 calendar days ("Cooling-off Period") following the day after the advancement date of the cash installment amount. Early repayment administration fee of HK\$300 (applicable to HKD "Cash Installment") / CNY¥300 (applicable to CNY "Cash Installment") will not be charged. If cardholder wants to exercise the cooling-off rights, he/she must fully repay the loan principal and upfront administration fee (if applicable) of the cash installment to the credit card account and inform our staff by calling the BOC Credit Card 24-hour Customer Service Hotline (852) 2853 8828 for the early repayment during the Cooling-off Period (Please refer to the back of monthly statement or make a call to customer service hotline for card payment channels). However, cardholder is required to pay personalized monthly handling fee (calculated on pro-rata basis counting from the day following the advancement date of the cash installment to the day of full repayment) and relevant interest. All of them will be charged to the relevant card account accordingly (if applicable).

If cardholder chooses to repay prematurely for "Cash Installment" after the Cooling-off Period, the balance of the outstanding Monthly Installments (including the Monthly Handling Fee), and the Upfront Administration Fee (if any) (if not yet debited) shall be due immediately. In addition, the cardholder is liable to pay an Early Repayment Administration Fee HK\$300 or CNY¥300. All of them will be charged to the relevant card account accordingly.

If a cardholder chooses to repay prematurely for "Statement Installment", the balance of the outstanding Monthly Installments (including the Monthly Handling Fee), and the Upfront Administration Fee (if any) (if not yet debited) shall be due immediately. In addition, the cardholder is liable to pay an Early Repayment Administration Fee HK\$300 (applicable to HKD "Statement Installment") or CNY¥300 (applicable to CNY "Statement Installment"). All of them will be charged to the relevant card account accordingly.
- The "Cash Installment" or "Statement Installment" is not applicable to card accounts in breach of the Agreement, being cancelled or with a past due record.
- The entire installment amount of the approved "Cash Installment" will be disbursed to the designated personal bank account of the cardholder. An inward remittance fee may be charged by the beneficiary bank.

- The Company reserves its right to debit a handling fee (maximum HK\$300 (applicable to HKD "Cash Installment") or CNY¥300 (applicable to CNY "Cash Installment")) to the relevant card account without prior notice if the loan disbursement of "Cash Installment" is declined due to the account status of the designated account of the cardholders.
- A customer whose credit card accounts are valid and in good standing during the Promotion Period and up to the time the reward has been awarded will be eligible for the Promotion. In the event of repay prematurely, cancel the Eligible Transaction, termination of the credit card account, violation of the Credit Card Agreement/ User Agreement or forfeiture of the reward during the Promotion and up to the time the reward has been awarded, the reward will be cancelled automatically forthwith.
- "Cash Installment" Plan: Big Data Analytics and Artificial Intelligence ("BDAI") technology may be used by the Bank and/or the Company or through its service providers in relation to customer personal or non-personal information for performing the cardholder' s credit and risk assessments, enhancing the Bank and customer protection, performing statistical analysis, data mining, developing and maintaining the predicative modelling, assisting in business decision-making and improving operational efficiencies. Use of BDAI by the Bank and/or the Company in relation to personal information is governed by the Bank' s BDAI application policies, including the adoption of appropriate measures to ensure that the BDAI are developed and used ethically. Cardholders need to understand that if the personal information in the Bank and/or the Company is out of date or inaccurate, the analysis results of the BDAI application maybe affected.
- The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion anytime without prior notice. All matters and disputes will be subject to the final decision of the Company.
- Should there be any discrepancy or inconsistency between the English and the Chinese version of the Important Notes, the English version shall prevail.

Important notes for General Insurance:

- "Universal Smart Travel Insurance Plan" and "Premier Home Comprehensive Insurance" (the "Designated Plans") are underwritten by BOCG Insurance.
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- BOCG Insurance reserves the right to accept or decline any application for the Designated Plans and the supplementary rider(s) (if any) based on the information provided by the insured and applicant at the time of application.
- BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Designated Plans. The Designated Plans are products of BOCG Insurance but not BOCHK.
- BOCHK and/or BOCG Insurance reserve the right to amend, suspend or terminate the Designated Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCHK and/or BOCG Insurance shall be final.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Designated Plans should be resolved between directly BOCG Insurance and the customer.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Designated Plans. For enquiry, please contact the staff of BOCHK.
- The Designated Plans are governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.
- The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct



remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

Terms and Conditions for e-Statement/e-Advice Service:

These terms and conditions (the "Conditions") apply to any customer ("I" or "we") who agrees to subscribe the e-Statement/e-Advice service (the "Service") offered by Bank of China (Hong Kong) Limited ("Bank"). If there is any inconsistency between these Conditions and the provisions or rules (if any) relevant or applicable to the Service, these Conditions shall prevail over the provisions or rules. Please read them carefully, particularly Condition 3 on the scope of information available through the Service and Condition 6 on the limited availability of such information. If I/we have already opted for receiving electronic Consolidated Statement ("e-statement") or electronic Non-investment Products Advice ("e-advice"), I/we also confirm that I/we have read, understand and agree the Terms and Conditions for e-Statement/e-Advice service set out below.

- 1) Before I/we may apply for the Service, I/we agree to subscribe or confirm that I/we am/are a current subscriber of the Bank's internet banking service and/or mobile banking service. I/we must remain as a subscriber of the internet banking service and/or mobile banking service (as the case may be) and pay the fees and charges referred to in Condition 2 in order to receive the Service. The Bank has the absolute discretion to reject any request for subscription of the Service.
- 2) I/we agree that by subscribing and using the Service, I/we am/are bound by these Conditions and to pay all fees and charges which the Bank may prescribe for the subscription and use of the Service.
- 3) The statements to be covered by the Service include but are not limited to securities account advices, securities margin trading account advices, funds advices, bonds/certificates of deposit advices and equity linked investments/structured notes advices, daily securities transaction statements, daily statements of securities margin trading account, daily statements of precious metal and FX margin trading account, daily statements of bonds/certificates of deposit and daily statements of equity linked investments/structured notes (the "daily statements"), monthly securities statements, monthly statements of securities margin trading account, monthly statements of precious metal and FX margin trading account, monthly statements of funds, monthly statements of bonds/certificates of deposit and monthly statements of equity linked investments/structured notes (the "monthly statements") and any other securities/precious metal and FX margin/funds/bonds/certificates of deposit/equity linked investments/structured notes statements and/or advices which the Bank may determine from time to time (collectively, the "Statements"). For the Non-Investment Products e-advices to be covered by the Service (collectively, the "Advices"), please visit the Bank's website for the prevailing types of e-Advice provided by the Bank.
- 4) I/We accept that the availability of the Statements/Advices on internet banking and/or mobile banking through the Service on the day after the statement date (in the case of daily statements) or within seven (7) days of the statement date (in the case of monthly statements) stated in the Statements or the day after issuance (the "issuing date") of the Advices by the Bank in physical form (in the case of Advices) shall constitute delivery of the Statements/Advices by the Bank to me/us. I/We may receive a message from the Bank issued by e-mail and/or SMS to my/our designated e-mail address and/or mobile phone number (as the case may be) each time a Statement/Advice has been delivered through the Service, or other electronic channels as specified by the Bank from time to time, which informs me/us the availability of the Statement(s)/Advice(s). Please visit the Bank's internet banking and/or mobile banking to check the existing type of e-Statement/e-Advice provided by the Bank. I/We will keep my/our email address and/or mobile phone number in the Bank's record updated in order to receive such reminders. I/We should inform the Bank as soon as practicable upon a change in the designated email address and/or mobile phone number.
- 5) If I/we register to receive e-Statement/e-Advice for any banking/credit card account(s), all new banking/credit card account(s) I/we open in the future* will be set to receive e-Statement/e-Advice by default and will be registered for the Service automatically. If I/we consent and register to receive e-Statement/e-Advice for any investment account(s)/sub-account(s), all new investment account(s)/sub-account(s) I/we open in the future* will be set to receive e-Statement/e-Advice by default and will be registered for the Service automatically. *Subject to service availability. The default setting for any account can be changed via internet banking, mobile banking, calling Customer Service Hotline, or visiting any of the Bank's branches if necessary.
- 6) I/We agree to read the Statements/Advices in a timely manner and accept that (i) the daily statements are available for ninety (90) days after the relevant statement date, (ii) the Advices are available for ninety (90) days after the issuing date of the relevant Advice, and (iii) the monthly statements are available for a period as specified by the Bank from time to time.
- 7) I/We should promptly review the relevant Statements/Advices available on the Bank's internet banking and/or mobile banking upon receiving the email and/or SMS reminder (as the case may be) from the Bank to ensure reporting to the Bank as soon as practicable for any errors detected.

- 8) I/We should save an electronic copy in my/our own computer storage, mobile device or other electronic equipment or print a hard copy of the Statements/Advices for future reference.
- 9) The Bank shall have the absolute discretion to modify, withdraw or suspend the Service without giving any reason. I/We acknowledge that although the Service is available for twenty-four (24) hours daily and the Statements/Advices are subject to the availability period referred to in Condition 6, part or all of the Service may not be available at certain times due to maintenance and/or computer or network failure or any causes beyond the Bank' s control.
- 10) Unless I/we have informed the Bank otherwise, the physical form of the Statements/Advices will cease to be sent to my/our mailing address in the Bank' s record upon the Bank' s confirmation that the subscription of the Service has come into effect.
- 11) The Bank shall have the right to terminate my/our subscription of the Service provided that prior to termination, the Bank shall inform me/us by notice delivered through the Service or by means which are agreed between the Bank and me/us generally. Upon termination of the subscription of the Service, physical form of the Statements/Advices shall be delivered to me/us by mail.
- 12) I/We may terminate the subscription of the Service by giving the Bank prior notice of no less than thirty (30) days. Termination of the Service will generally take place within thirty (30) days of the Bank' s receipt of my/our termination notice or otherwise on a date to be specified by the Bank. I/We may give notice to the Bank by updating the subscription status via internet banking, mobile banking, calling Customer Service Hotline, or visiting any of the Bank' s branches. Upon termination of the subscription of the Service, physical form of the Statements/Advices shall be delivered to me/us by mail.
- 13) The Bank shall not be liable if I/we am/are not able to access the Service. I/We agree that delivery of the Statements/Advices through the Service in accordance with Condition 4 shall for all purposes be deemed to have discharged all the Bank' s obligations under these Conditions.
- 14) The Bank shall use reasonable effort to ensure that the Service is secure and my/our Statements/Advices are accessible by authentication of my/our password, any authorized biometric authentication or any other authentication means as the Bank may in its absolute discretion accept, but notwithstanding that, the Bank does not warrant the security and confidentiality of all information delivered through the Service.
- 15) These Conditions are governed by the laws of the Hong Kong Special Administrative Region (the "HKSAR") and I/we hereby agree to submit to the nonexclusive jurisdiction of the HKSAR courts.
- 16) In the event of any inconsistency or discrepancy between the English version and Chinese version of this Terms and Conditions for e-Statement/e-Advice Service, the former shall prevail.

Risks for e-Statement/e-Advice Service

- 1) Appropriate electronic equipment and software, internet access and a specific email address and/or mobile phone number provided and designated by me/us are required for using the Service.
- 2) Internet, email and/or SMS services may be subject to certain IT risks and disruption.
- 3) I/we may incur additional costs for using the Service, including but not limited to data charges imposed by my/our service providers for using the Service.
- 4) I/we should check my/our designated email account and/or mobile phone regularly for notifications that the Statements/ Advices are available on the Bank' s internet banking and/or mobile banking (as the case may be).
- 5) Revocation of consent to the Service will be subject to the giving of such prior notice to the Bank by me/us as the Bank may reasonably require.
- 6) I/we may be required to pay a reasonable charge for obtaining a hard copy of any eStatement/e-Advice that is no longer available for access and/or downloading through the Bank' s internet banking and/or mobile banking.

General Terms:

- The above offers are only applicable to Personal Integrated Banking Services customers.
- The above offers cannot be used in conjunction with other offers that are not listed in this promotional material. The above offers reward quota is 1,000, and available on a first-come-first-serve basis.

- Based on the registration mission completion time; on first come first served basis and available while quota lasts and shall be subject to the Bank's final records.
- 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
- 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.
- 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.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOC Express Cash Instalment Loan is subject to relevant terms and conditions. For details, please refer to BOCHK Mobile Banking (Menu > Loan > Apply Instalment Loan / Tax Season Loan OR Apply Balance Transfer) or BOCHK website (Home> Loan> Personal Loan) or contact our staff.
- BOCHK and Credit Card reserves the right to amend, suspend and terminate the above products, services and promotional offers and to amend the terms and conditions at any time at its sole discretion without prior notice to customers.
- The actual interest rates will be subject to the quotes by BOCHK from time to time.
- In case of any dispute(s), the decision of BOCHK shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.
- The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.
- By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.
- Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.
- An Eligible Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Gift Points are being awarded will be eligible for the Promotion and the Gift Points. In the event of termination of the credit card account, violation of the Card User Agreement, or forfeiture of the Gift Points during the Promotion or at the time the Gift Points are being awarded, the Gift Points will be cancelled automatically forthwith.
- The registration records on the Registration Page are subject to the records in the BOCHK system.

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 China 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 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 certain time.

For HK stocks, A shares and US stocks trading service hours and system maintenance time, please login to Mobile Banking (click "Menu" > "Settings" > "FAQ" > "Securities and Securities Margin Service") or login to Internet Banking (click "Investment" > "HK Securities" / "A Shares Securities" / "US Securities" > "Help") for details.

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.

BOCHK is appointed by fund houses as agent. The fund product is a product of fund houses but not that of BOCHK. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.

RMB Conversion Limitation Risk:

RMB Investment are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuations in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency



exchange is also subject to cost (being the spread between the buy and sell of RMB). RMB is currently not fully 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 the 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.

Equity Linked Investments ("ELI") Important Risk Warnings

"Equity-Linked Investments" ("ELI") has been authorized by the Securities and Futures Commission ("SFC"). However, the SFC' s authorization does not imply its endorsement or recommendation of this Product referred to in the Offering Documents nor does it imply that SFC guarantees the commercial merits of this Product or its performance. ELI is unlisted structured investment products embedded with derivatives.

ELI are complex products. You should exercise caution in relation to ELI.

Derivatives: Derivatives have a high degree of price variability and are subject to occasional rapid and substantial changes. Compared to conventional securities, derivatives can be more sensitive to changes in interest rates or to sudden fluctuations in market prices due to both the low margin deposits required, and the extremely high degree of leverage involved in derivative products.

Investment risk: The prices of ELI may go up and down and may be volatile. The ELI are also subject to the risk of vulnerability to economic cycles. The performance of the underling(s) might adversely affect the payout. In extreme cases, the ELI may even become worthless. Buying and selling ELI may not necessarily result in any profit, and may sometimes result in loss.

No principal protection: Unless otherwise specified, ELI are not principal protected and you may receive the underlying stock instead of your investment capital upon maturity of the ELI. You are therefore exposed to the risks factor associated with the specific industry of the underlying stock(s). The value of such stock may be substantially lower than your investment capital You may therefore suffer a loss or a substantial loss in your investment in ELI.

Worst of basket: When the ELI are linked to a basket of underlying stocks in a "worst of basket" structure, the payout (in terms of yield/coupon, Early/Final Redemption) might be dependent on the worst performing asset/stock. You are obliged to buy at the strike price the worst-performing stock in the basket, if the final price of the worst-performing stock is below the strike price.

Not the same as investments in the underlying stock: You have no rights in relation to the underlying stock to which payments under the ELI are linked, such as rights to receive dividends or voting rights in respect of stock in the equity issuer. Where ELI are to be redeemed by physical delivery of stock or debt obligations of an equity issuer you will not receive any rights as a holder of such stock or obligations until such time as they are delivered to you.

Credit and insolvency risk of the issuer: The ELI constitute the Issuer' s direct, unsubordinated and unsecured obligations and rank and will rank (subject to certain statutory exceptions) equally with all its other unsecured obligations (other than subordinated obligations, if any) from time to time outstanding. The ELI is subject to the risk of the issuer and guarantor, as applicable and no other companies. ELI is subject to the risk of the issuer defaulting on its obligations. The credit ratings of the issuer assigned by the credit agencies do not guarantee the creditworthiness of the issuer. Should the Issuer become insolvent or go into liquidation or default on its obligations, you will be ranked as an unsecured creditor of the issuer and may lose your entire investment, regardless of the movements in the underlying exchange rate or the terms of ELI.

Issuer' s early termination risk: The issuer may terminate the ELI prior to their maturity for various reasons pursuant to the terms and conditions of the ELI, including taxation reasons, illegality or events beyond the control. If the issuer terminates the ELI early, the issuer will, if and to the extent permitted by applicable law, pay a holder of the ELI such amount as it determines to be the then fair market value of the ELI, taking into account, without limitation (i) the cost to the Issuer of unwinding any related underlying hedging arrangements; (ii) any replacement liquidity costs and/or (iii) any other appropriate costs. Therefore, the amount payable to you (if any) on such early termination may be substantially less than your original investment. You will bear re-investment risk that the prevailing market conditions may have changed and may hinder you from making any further investment under similar terms.

Be distinguished from savings or time deposits: ELI is an investment product and is not equivalent to a time deposit, and is unsecured and is not guaranteed (unless there is guarantor). ELI is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in ELI involves risks not associated with regular bank deposit and should not be regarded as a substitute for regular savings or time deposit.

Liquidity risk: ELI are designed to be held to maturity and there may be no active secondary market quotations for them. If you try to sell the ELI, you may not be able to find a buyer, or the sale price may be much lower than the cost you invested. You may suffer a loss if you sell your ELI before maturity.

Currency risk: If ELI is not denominated in your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the ELI.

Maximum loss upon BOCHK's default or insolvency. ELI constitute general, unsecured and unsubordinated contractual obligations of BOCHK and of no other person (including the ultimate holding company of our group, BOCHK. If you purchase ELI, you are relying upon the creditworthiness of Bank of China (Hong Kong) Limited and have no rights under the terms and conditions of ELI against the issuer(s) of the linked stock(s). In the worst case scenario, **you could lose all of your investment.**

BOCHK is not the ultimate holding company of the group to which we belong and with which our name is identified. The ultimate holding company of our group is Bank of China Limited which does not guarantee the performance of our obligations under ELI.

General Terms and Conditions of Credit Card:

- Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash reward
- Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The offer will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited ("BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offer without prior notice to the customer
- The promotion is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
- Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). 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.
- By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay+.
- Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (10 or above).
- iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions



- The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the Merchant or staff of BOCHK and / or the Card Company for details
- No person other than the cardholders, BOCHK and / or 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.
- BOCHK and / or the Card Company are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. 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 Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
- BOCHK and / or the Card Company and / or UnionPay and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
- In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Merchant shall be final and binding on all parties concerned.
- Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072

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.