



中國銀行(香港)

BANK OF CHINA (HONG KONG)

## General Terms

- The above offers are only applicable to personal banking customers.
- Customers can enjoy the above offers simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The above Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK and/or BOCG Insurance shall not be liable for loss, damage, defacement or misappropriation of the redemption letter and/or the Coupon along with the redemption letter under any circumstances (including at the time of mailing) and will not reissue or replace any of them.
- BOCHK or BOCG Insurance is not the supplier of the coupon. Any enquiry or complaint about such coupon should be directed to the relevant suppliers. BOCHK or BOCG Insurance makes no guarantee to the coupon or service of the suppliers and shall not be liable for any matters in relation to the use of coupon or services.
- The usage of coupon and/or reward is subject to relevant terms and conditions of the supplier.
- If the coupon is lost or damaged, BOCHK or BOCG Insurance shall not be liable and shall not reissue or replace any defaced/lost Coupon.
- The coupon and/or above any reward is limited, is on a first-come-first-served basis and is only available while stocks last. In case the coupon and/or reward is out of stock, BOCHK or BOCG Insurance reserves the right to substitute the coupon with other gift/coupons/reward/offer. The value or features of the substitute gift/coupons/reward/offer may be different from the current coupon/reward provided for this promotion.
- The Terms of the Offer are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
- Apple and Apple logo are trademarks of Apple Inc., registered in U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services(Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and HUAWEI EXPLORE IT ON AppGallery logo are trademarks of Huawei Technologies Co., Limited.
- Customers are responsible for the relevant data charges incurred by using BOCHK Mobile App or Mobile Banking.
- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile App and/or Mobile/Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile App and/or Mobile/Online Banking.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- BOCHK, BOC Life, and/or Card Company 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.
- In case of any disputes, the decision of BOCHK, BOC Life, and/or Card Company shall be final and conclusive.
- The Rewards are available on a first-come-first-served basis while stock lasts.
- Should there be any discrepancy between the Chinese version and English version of this promotion material, the Chinese



中國銀行(香港)

BANK OF CHINA (HONG KONG)

version shall prevail.

- If the amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- Coupons Redemption website and / or Mobile APP are the third parties' website or Mobile APP. Coupons Redemption website and / or Mobile APP are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Coupons Redemption website and / or Mobile APP. If customers have any enquiries or compliant to them, please directly contact the service providers. BOCHK gives no guarantee to the website and / or Mobile APP of the service providers, or does not accept any liability arising in conjunction with the use of the website or Mobile APP or the services provided by the service providers.
- BOCHK has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be under any circumstances be held liable for any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
- The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.
- Manned Phone Banking Services are only applicable to selected customers. For details, please contact BOCHK's staff.
- For the registration record for BOCHK Payroll Service, BOCHK's system record shall prevail.

#### **Risk Disclosure:**

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

#### **Risk Disclosure of 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



中國銀行(香港)

BANK OF CHINA (HONG KONG)

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.

#### **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.

#### **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 U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment. Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am - 4:30pm.

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



中國銀行(香港)

BANK OF CHINA (HONG KONG)

1:15pm (during Daylight Saving Time in the United States- from the second Sunday in March to the first Sunday in November).

#### **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.

#### **Disclaimer**

Financial app is mobile application of third party ( "Third Party Mobile Application" ). The use of Third Party Mobile Application is subject to the relevant terms of service provider. BOCHK is not the service provider of Third Party Mobile Application. BOCHK does not make any warranty to that product and/or service, nor liable to any consequence of using that product and/or service. If customer has any enquiry, opinions, indemnity, compliant and or dispute with the product and/or service of Third Party Mobile Application, please contact the relevant provider directly. BOCHK does not accept any liability. BOCHK has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that you may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at that their party mobile application. BOCHK does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.

You should be aware that transaction prices can fluctuate drastically. The securities prices and/or foreign currency exchange rates quoted or depicted in Third Party Mobile Application are for information purposes only. All quotes depend on the market situations. Thus, the quotes in Third Party Mobile Application may not timely reflect the prevailing market prices and may also differ from those quotes provided by other service providers who provide similar services. You should not rely on any price information quoted or depicted in Third Party Mobile Application for trading or investment purposes. The actual transaction prices may differ from (i) the quotes in Third Party Mobile Application and/or (ii) those provided by the other service providers.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

## Terms and Conditions

### (1) Terms and Conditions of Time Deposit Promotion with Preferential Interest rate of up to 2.0% p.a. upon opening account via BOCHK Mobile Banking Application:

1. The promotion period is from 20 May 2022 until 30 June 2022, both dates inclusive ( "Promotion Period" ).
2. 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 20 May 2022, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").
3. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a 6 month HKD/USD "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000/ US\$1,000 or above via Mobile Banking of BOCHK with designated promotion codes during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Currency	Preferential Time Deposit Interest Rate (p.a.)	Designated Promotion Codes
HKD	1.8%	BBANEWHKD
USD	2.0%	BBANEWUSD

4. "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.
5. Each Eligible Customer can only enjoy the HKD "Mobile Account Opening Time Deposit" once and the maximum deposit amount for each Eligible Customer is HK\$300,000. Each Eligible Customer can only enjoy the USD "Mobile Account Opening Time Deposit" once and the maximum deposit amount for each Eligible Customer is US\$50,000.

### General Terms:

- 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 HKD\$200:**
  1. **Time Deposit Principal x [(Prime Rate\* -2.50%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year**
  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. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 20 May 2022 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.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- 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.

## (2) Total Relationship Balance Growth Reward

### 2.1 Total Relationship Balance Growth Reward Terms and Conditions:

- The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ( “Promotion Period” ).
- To become an Eligible Total Relationship Balance Growth Reward Customer ( “Eligible TRB Growth Customer” ), customers are required to newly take up or upgrade to *Enrich Banking / i-Free Banking* service ( “Integrated Banking Services” ) through BOCHK Mobile Banking Apps/ Mobile Banking/ Internet Banking/ Customer Contact Centre/ BOCHK branches ( “Designated Channels” ) during the Promotion Period in BOCHK; and customers have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2022. In addition, customers must also fulfill all the requirements below:
  - Prior to 30 June 2022, customers have to maintain:
    - a valid BOCHK Mobile Banking account, and
    - a valid BoC Pay account (bound with a BOCHK bank account or a BOC Dual Currency Credit Card), and
    - a valid “Questionnaire on Investment Preference” or complete a “Financial Needs Analysis” at any BOCHK branch during Promotion Period
  - Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month’ s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of March 2022), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

Integrated Account Services	Total Relationship Balance Growth Amount (comparing to the next month’ s Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2022)	BOC Credit Card Spending Credit ( “Free Spending Credit” )
<i>Enrich Banking /</i>	HK\$500,000 – Below HK\$1,000,000	HK\$600

<i>i-Free Banking</i>	HK\$200,000 – Below HK\$500,000	HK\$300
	HK\$100,000 – Below HK\$200,000	HK\$200

## 2.2 Definition of “Total Relationship Balance” :

- a. Includes the monthly value of the following items under the customer’ s name:
- (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds ( “MPFs” )<sup>5</sup>; and
- (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>8</sup>.
- b. The “Total Relationship Balance” under the customer’ s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank’ s records.

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

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

<sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

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

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

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

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

<sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

### 2.3 Redemption Arrangement for Total Relationship Balance Growth Reward:

a. Total Relationship Balance Growth Reward will be credited to Eligible TRB Growth Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account held by Eligible TRB Growth Customers on or before the following dates, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. **Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.** Customer notification will be provided upon crediting rewards.

Month of designated account opening / upgrade	Total Relationship Balance growth in the following month	Total Relationship Balance maintained to the following month	Fulfillment Month
April 2022	May 2022	July 2022	January 2023
May 2022	June 2022	August 2022	
June 2022	July 2022	September 2022	

b. **Eligible *Enrich Banking* TRB Growth Customers are required to maintain the *Enrich Banking* with Total Relationship Balance of HK\$200,000 or above; Eligible *i-Free Banking* TRB Growth Customers are required to maintain the *Integrated Banking Services with Total Relationship Balance* of HK\$10,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.**

c. Eligible TRB Growth Customers are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible TRB Growth Customers is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

d. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Reward once only. If Eligible TRB Growth Customers open more than one *Enrich Banking/ i-Free Banking* account within the Promotion Period, he/ she can enjoy the above Reward once only.

### 2.4 BOC Credit Card Free Spending Credit ( “Free Spending Credit” ):

a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

b. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in





中國銀行(香港)

BANK OF CHINA (HONG KONG)

descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).

c. The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**2.5 Enrich Banking / i-Free Banking “Total Relationship Balance” requirements:**

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

Integrated Banking Services	“Total Relationship Balance” Requirements
<i>Enrich Banking</i>	HK\$200,000 or above
<i>i-Free Banking</i>	HK\$10,000 or above

b. *i-Free Banking* customers aged under 18 are eligible for the waiver of “Total Relationship Balance” requirement. When customers reach the age of 18, it is necessary to maintain the “Total Relationship Balance” up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.

**c. Allocation of Integrated Banking Services status:**

i. BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.

ii. BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers’ Integrated Banking Services status according to the new setting and arrangement.

iii. BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the “Total Relationship Balance” of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer’s Integrated Banking Services status.

iv. After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.

d. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website.



中國銀行(香港)  
BANK OF CHINA (HONG KONG)

### (3) Payroll Service Terms and Conditions

#### 3.1 Payroll Service Reward Terms and Conditions

- a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ( “Payroll Service Promotion Period” ).
- b. **Registration period of payroll service is from 1 April 2022 to 30 June 2022. (Both dates above inclusive).**
- c. Customers should maintain **a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) ( “Payroll Account” )** with Bank of China (Hong Kong) Limited ( “BOCHK” ), and (i) register for Payroll Service via any branch, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Service Promotion Period; AND (ii) start receiving salary by “electronic payroll arrangement” or a newly set up “single standing instruction” (not including the standing instruction originating from BOCHK) via payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until relevant reward is credited; AND (iii) have not registered for and/or taken up BOCHK’ s Payroll Service in the past 3 months (not including the registration month) ( “Eligible Customers of Payroll Service” ); AND (iv) have taken up *Enrich Banking* and *i-Free Banking* ( “Integrated Account Service” ).
- d. “Salary” refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and / or other funds) of which the amount should reach HK\$10,000 or above.
- e. “Electronic payroll arrangement” refers to the customer’ s employer crediting the customer’ s salary to customer’ s Payroll Account through BOCHK’ s or other banks’ payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement” .
- f. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement “and “single standing instruction” .
- g. **Each Eligible Customer of Payroll Service should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the offer will be forfeited.**
- h. For the registration record for BOCHK Payroll Service, BOCHK’ s system record shall prevail.

#### 3.2 Exclusive Rewards of Foreign Exchange via Mobile Banking for New to Payroll Customers:

- a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ( “FX Promotion Period” ).
- b. This Exclusive FX Mobile Rewards are only applicable to *Enrich Banking* and *i-Free Banking* services customers ( “Integrated Banking Services Customers” ) of BOCHK who fulfilled all of the following requirements ( “Eligible New Payroll Customers” ):
  - i. fulfilled all the requirements of Payroll rewards set in the above terms 3.1 Payroll Service Reward, AND
  - ii. did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 October 2021 to 31 March 2022
- c. Eligible New to Payroll Customers can enjoy Exclusive FX Mobile Rewards upon completing the designated number of FX transactions and each single FX transaction should be reached HK\$50,000 or above (HKD equivalent) via BOCHK



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Mobile Banking through the HKD/ Multi Currency/ RMB account in sole name during the Promotion Period:

Total number of FX Transactions	Exclusive FX Mobile Rewards for New to Payroll customers
15 times or above	HK\$1,800
5 to 14 times	HK\$500

- d. These Rewards are only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ( “Eligible Exchange Transactions” ). These Rewards are not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. 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.
- f. Each Eligible New to Payroll Customer can enjoy these rewards once only.
- g. This Exclusive FX Mobile Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$1,111 Rewards for Foreign Exchange via Mobile Banking” or “Up to HK\$1,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for selected Cross-boundary customers” .
- h. The rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible New to Payroll Customer’ s non--dormant HKD Saving Account or HKD Current Account on or before 31 January 2023.
- i. Eligible New to Payroll Customers should maintain valid Integrated Banking Services, payroll services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the Exclusive FX Mobile Rewards is deposited, otherwise the rewards will be forfeited.
- j. The rewards cannot be exchanged for other gifts, and are also non-refundable and not for sale.
- k. The rewards are limited and available on a first-come-first-serve basis.

### 3.3 Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ( “Promotion Period” ).
- b. This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans ( “Fund MSP” ) via Funds account ( “Eligible Funds Accounts” ) maintained with BOCHK during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 20 July 2022 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution ( “Eligible Monthly Funds Investment Customer” ).
- c. Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this



Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).

- d. If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- e. BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.
- f. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

#### **Terms and conditions of "Monthly Funds Savings Plan"**

- a. Unless specified by Bank of China (Hong Kong) Limited (the "Bank"), the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") is three Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined below). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- b. Unless specified by the Bank, the date of contribution and subscription under the Plan is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- c. Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts, it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- d. If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.
- e. If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.

#### **3.4 New payroll customers exclusive securities offer:**

- (i) Promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ( "Securities Offer Promotion Period" ).
- (ii) The offer is only applicable to personal customers who open new single-name securities accounts with BOCHK and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 3.1 Payroll Service Reward\* ( "Securities Offer Eligible Customers" ).

\* It's subject to terms and conditions, please refer to Offer Term Point 3.1 Payroll Service Reward for details.

- (iii) Exclusive securities offer is divided into the following two parts:

A. **New Securities Account \$0 brokerage fee offer for buying and selling Hong Kong stocks / China A shares:**



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- This offer is only applicable to Securities Offer Eligible Customers who hold Integrated Account Services and successfully open new single-name securities account (including securities margin account but excluding family securities account) ( “New Securities Account” ) with BOCHK during Securities Offer Promotion Period and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Account opening ( “Eligible New Securities Customers” ).
- Eligible New Securities Customers who open New Securities Account during Securities Offer Promotion Period are entitled to first 6-month brokerage fee reduction ( “Brokerage Fee Reduction” ) for each buying and 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” ) via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK through the New Securities Account within the first 6 months starting from the date of New Securities Account opening (6-month period is calculated on the basis of 180 days with the 180th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New Securities Customers should pay the brokerage fee of buying and selling transactions first.**
- The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on the following rebate date:

Period of buying and selling Hong Kong stocks / China A shares	Rebate date
Within the first 3 months starting from the date of New Securities Account opening	On or before 31 December 2022
Within the 4th month to 6th month starting from the date of New Securities Account opening	On or before 31 March 2023

- If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
  - **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
  - Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.
- B. New US Securities Services \$0 brokerage fee offer for buying and selling US stocks:**
- This offer is only applicable to Securities Offer customers who hold Integrated Account Services and successfully open new single-name US securities services ( “New US Securities Services” ) with BOCHK during Securities Offer Promotion Period and do not have US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ( “Eligible New US Securities Customers” ).



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- Eligible New US Securities Customers who open New US Securities Services during Securities Offer Promotion Period are entitled to first 6-month brokerage fee reduction ( “Brokerage Fee Reduction” ) for each buying and selling transaction of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK through the New US Securities Services within the first 6 months starting from the date of New US Securities Services opening (6-month period is calculated on the basis of 180 days with the 180th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK. Eligible New US Securities Customers should pay the brokerage fee of buying and selling transactions first.
- The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on the following rebate date:

Period of buying and selling US stocks	Rebate date
Within the first 3 months starting from the date of New US Securities Services opening	On or before 31 December 2022
Within the 4th month to 6th month starting from the date of New US Securities Services opening	On or before 31 March 2023

- If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement accounts.
- Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

### 3.5 Existing Securities customers’ brokerage fee offer

**a** The offer is only applicable to personal customers who maintain sole name securities accounts with BOCHK and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 3.1 Payroll Service Reward\*. The offer is not applicable to New Securities account opened after 1 January 2022 (including Margin Securities account) & New Family Securities accounts opened during the promotion period ( “Eligible Existing Securities Customers” ).

\* It's subject to terms and conditions, please refer to point 4 Payroll Service Reward for details.

**b** The promotion period is from 1 July 2022 until 31 December 2022 (both dates inclusive) ( “Existing Securities Customers Promotion Period” ).

**c** Eligible Existing Securities Customers who successfully buying/selling 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), 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 BOCHK Internet Banking / Mobile Banking / Automated Stock Trading Services during Existing Securities Customers Promotion Period are entitled to brokerage fee reduction for buying/selling securities ( “Brokerage Fee Reduction” ). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

d The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Existing Securities Customers should pay the brokerage fee of buying/selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Existing Securities Customers on or before 31 March 2023. If an Eligible Existing Securities Customers holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.

e Eligible Existing Securities Customers should maintain valid securities account, relevant settlement account, Integrated Account Services and still receive salary through the Payroll

Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

f Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee.

### 3.6 BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer eChannels Reward Offer Terms and Conditions

a The promotion period from 1 April 2022 to 30 June 2022 (both dates inclusive) ( “Promotion Period” ), customers should successfully drawdown the loan on or before 29 July 2022 to be eligible to BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer e-Channels Reward Offer ( “e-Channel Reward Offer” ) offer.

b Customers have to fulfil all requirements below ( “Eligible Customers” ) in order to enjoy the e-Channel Reward Offer:

- i. Successfully submit the application for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer within the Promotion Period via designated e-Channels including BOCHK website, Internet Banking, Mobile Banking, “BOCHK” WeChat official account or “BOC CC” WeChat official account ( “e-Channels” ); **AND**
- ii. Successfully granted for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer with a loan amount of HK\$80,000 or above, and with repayment tenor of 24 months or above; **AND**
- iii. Submit document via the designated e-Channels; **AND**
- iv. e-Channel Reward Offer:

Loan Amount (HK\$)	The e-Channel Reward (HK\$)	
	BOC Express Cash Instalment Loan	BOC Express Cash Instalment Loan Balance Transfer
\$80,000 - \$199,999	\$200	\$100
\$200,000 - \$499,999	\$500	\$200
\$500,000 - \$999,999	\$1,000	\$500
\$1,000,000 or above	\$2,000	



中國銀行(香港)

BANK OF CHINA (HONG KONG)

c The above reward offer will be directly credited to the BOC repayment account of the Eligible Customers on or before 31 December 2022 without prior notice. The status of the Eligible Customers' BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer when BOCHK credits the cash rebate. If customers cannot fulfill any of the above e-Channel Rewards Offer requirements, BOCHK reserves the right to cancel the cash rebate without prior notice.

d Payroll Account Extra Reward:

Eligible Customers have to fulfill all requirements below in order to enjoy the Payroll Account Extra Reward ( “Eligible Payroll Account Customers” ):

Eligible Payroll Account Customers successfully granted for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer with a loan amount of HK\$80,000 or above, and with repayment tenor of 24 months or above with the promotion period; **AND**

(i) register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK before 30 June 2022; **AND**

(ii) start receiving salary by “electronic payroll arrangement” or a newly set up “single standing instruction” (not including the standing instruction originating from BOCHK) via payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until relevant reward is credited (payroll customers); **AND**

(iii) have taken up *Enrich Banking* and *iFree Banking* ( “Integrated Account Service” ); **AND**

(iv) should maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) ( “Payroll Account” ) with BOCHK)

- “Salary” refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 or above.
- “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” .
- BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement” and “single standing instruction” .
- Eligible Payroll Account Customers can enjoy extra reward up to HK\$200.

Loan Amount (HK\$)	Payroll Account Extra Reward (HK\$)	
	BOC Express Cash Instalment Loan	BOC Express Cash Instalment Loan Balance Transfer
\$80,000 or above	\$200	\$100

The Payroll Account Extra Reward will be directly credited to the BOC repayment account of the Eligible Payroll Account Customers on or before 31 December 2022 without prior notice. The status of the Eligible Payroll Account





中國銀行(香港)

BANK OF CHINA (HONG KONG)

Customers' BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer when BOCHK credits the cash rebate. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the cash rebate without prior notice.

- The above e-Channel Reward Offer and Payroll Extra Offer are not applicable to existing customers of BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer and the staff of BOCHK.
- The above products, services and offers are subject to relevant terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.

### 3.7 Mortgage

#### Digital Application Offer - Preferential interest rate and extra HK\$500 e-Coupons reward

a. Customers who successfully apply for the Bank of China (Hong Kong) Limited ( "BOCHK" ) Mortgage loan via "Instant Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 April 2022 to 30 June 2022 (both dates inclusive); and if such loan offer is accepted by signing off and returning the Offer Letter, plus complete any three of the following items: register for "Payroll Service" \*, open "Wealth Management" / "Enrich Banking" service, enroll in "Premier Home Comprehensive Insurance" , apply for BOCHK Credit Card, successfully login to BOCHK Internet Banking / Mobile Banking, or download and bind BoC Pay on or before 31 August 2022 (collectively named "Eligible Customers" ), can enjoy the preferential interest rate and HK\$500 e-Coupons reward (collectively named "Coupons" ).

\*Customer register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK during the Promotion Period.

- b. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- c. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- d. BOCHK will send the Coupons Redemption Pass by SMS or email to the valid mobile number or email address of Eligible Customers according to BOCHK' s record on or before 31 October 2022. Customers should follow the instruction on the redemption SMS or email to download the Coupons via designated merchant' s website and / or designated mobile APP for usage in store within the designated redemption period, otherwise the Coupons will be forfeited. For the Coupons denomination, quantity and the related terms and conditions, please refer to the relevant redemption SMS or email for details.
- e. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- f. BOCHK will not send out any notification, reissue and be liable to the Eligible Customers who fail to register successfully due to wrong information input.
- g. Under any conditions (including during sending SMS or email) if the Coupons are failed to be delivered, stolen, lost, cannot deliver or expired, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupons.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- h. The Coupons are limited and available on a first-come-first-serve basis while stock lasts. In case the Coupons are out of stock, BOCHK reserves the right to substitute the Coupons with another gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupons provided for this promotion.
- i. The Coupons cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the Coupons is subject to the terms as specified by the supplier.
- j. BOCHK is not the supplier of the Coupons. Any enquiry or complaint in respect of the Coupons should be directed to the relevant supplier. BOCHK gives no guarantee to the Coupons or the services of the supplier, or does not accept any liability arising in conjunction with the use of the Coupons or the services provided by the supplier.
- k. The Eligible Customers must still hold a valid mortgage account when BOCHK sending out the Coupons Redemption Pass, otherwise the Coupons will be forfeited.
- l. If the amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.

#### **Mortgage loan cash rebate reward:**

- a. Customers who apply for the BOCHK mortgage loan during the period from 1 April 2022 to 30 June 2022 (both dates inclusive), and if such loan is drawn on or before 31 August 2022, he/she is entitled to the cash rebate. The cash rebate amount shall be subject to BOCHK's final approval. The cash rebate is subject to terms and conditions. Please contact BOCHK staff for details of the cash rebate.
- b. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- c. BOCHK will credit the cash rebate to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.

#### **3.8 Monthly Stocks Savings Plan transaction fee rebate offer**

- a. Promotion period is from 1 April 2022 until 30 June 2022 (both dates inclusive) ( "Promotion Period" ).
- b. This offer is only applicable to the customers who set up Monthly Stocks Savings Plans via securities account (including Family Securities Accounts) ( "Eligible Securities Accounts" ) maintained with BOCHK during Promotion Period, settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 11 July 2022 ( "First Eligible Contribution" ) and do not make any contribution on Monthly Stocks Savings Plan through the same Eligible Securities Account within 6 months preceding the date of the First Eligible Contribution ( "Eligible Monthly Stocks Savings Customer" )
- c. Eligible Monthly Stocks Savings Customer can enjoy HK\$50 transaction fee rebate for each month for the first 12 consecutive month contributions starting from the First Eligible Contribution. **However, Eligible Monthly Stocks Savings Customer should pay the transaction fee first (transaction fee is equivalent to 0.25% of the monthly contribution amount**



中國銀行(香港)

BANK OF CHINA (HONG KONG)

for each plan, including the brokerage fee, stamp duty, transaction levy and transaction charge. The minimum monthly charge is HK\$/RMB50. The transaction fee rebate amount for the first 6 months will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 8th calendar month starting from the First Eligible Contribution; and the transaction fee rebate amount for the 7th to 12th month will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 14th calendar month starting from the First Eligible Contribution. If an Eligible Monthly Stocks Savings Customer holds more than one settlement account, BOCHK has the discretion to credit the transaction fee rebate amount to any one of the securities settlement accounts

- d. Eligible Monthly Stocks Savings Customer should maintain the Eligible Securities Accounts and the relevant settlement account at the time when the transaction fee rebate is credited, otherwise this offer will be forfeited.
- e. If an Eligible Monthly Stocks Savings Customer terminates the Monthly Stocks Savings Plan or is unable to make contribution within 12 months after making the First Eligible Contribution for any reason, this offer will be forfeited. The Eligible Monthly Stocks Savings Customer can still enjoy HK\$50 monthly transaction fee rebate before the offer is forfeited. However, if the customer sets up the Monthly Stocks Savings Plan again with the same Eligible Securities Account and make contribution within Promotion Period, he/she is not eligible for this offer again.
- f. Each Eligible Monthly Stocks Savings Customer can set up Monthly Stocks Savings Plans with more than one Eligible Securities Account. However, each Eligible Securities Account can enjoy up to HK\$600 transaction fee rebate only

### 3.9 Designated Qualifying Deferred Annuity Plan First Year Premium Discount Offer ( “Life Insurance Plan Premium Discount Offer” ):

- a. Life Insurance Plan Premium Discount Offer is provided by BOC Group Life Assurance Company Limited ( “BOC Life” ).
- b. Promotion Period refers to the period from 26 March 2022 to 30 June 2022 (both dates inclusive) ( “the Promotion Period” )
- c. To be eligible for the Offer, applicant(s) must fulfil all of the following requirements:
  - (i) The application(s) for the Deferred Annuity Plans must fulfill the First Year Premium requirement for the basic plan as specified above.
  - (ii) the proposed Policy Owner or proposed Insured must be a Selected Customer as mentioned above<sup>^</sup> (as the case may be) (only applicable to the relevant item(s) for Selected Customers);
  - (iii) the application form(s) must be duly completed and signed during the Promotion Period;
  - (iv) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 8 July 2022 (the time when BOC Life receives the documents is based on the record of BOC Life);
  - (v) the print date of insurance proposal(s) of the Deferred Annuity Plans must fall within the Promotion Period;
  - (vi) the initial premium must be settled on or before 31 July 2022; and
  - (vii) the application(s) must be accepted by BOC Life.

Policy(ies) that fulfill the above-mentioned requirements (i) to (vii) is / are known as “Eligible Policy(ies)”

<sup>^</sup> Selected Customers includes:

The proposed Policy Owner or proposed Insured is:



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- (1) an existing or newly registered Payroll Service customer of BOCHK and / or
- (2) an existing or new tax loan customer of BOCHK; and / or
- (3) an existing or newly registered BOCHK *Private Wealth* Customer; and / or
- (4) an existing or newly registered Wealth Management Customer of BOCHK; and / or
- (5) an existing or new customer of BOC Credit Card

The proposed Policy Owner(s) or proposed Insured who fulfill(s) any of the above-mentioned requirements (1) to (5) will be considered as “Selected Customers” , whilst Selected Customer(s) who is / are either proposed Policy Owner(s) or proposed Insured under the relevant policy may be entitled to the first year premium discount.

(viii) For prepayment cases, premium discount is only applicable to the First Year Premium. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).

(ix) For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the first year discounted premiums shall be deducted monthly from the customer’ s designated account during the fourth (4th) to twelfth (12th) months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.

(x) The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary rider(s) attached (if any), while the first year premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).

(xi) The Offer will be applicable to the Plan only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Plan that an applicant would apply for.

(xii) The Eligible Policy(ies) must be in force and the Guaranteed Monthly Annuity Income amount, Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and/ or reduce the eligible premium discount amount proportionally.

(xiii) In case the Eligible Policy is lapsed or surrendered before any premium for the second (2nd) policy year is duly paid, the premium discounted amount will be deducted from the refunded value to the Policy Owner. For the avoidance of doubt, any prepaid premium in Premium Deposit Account will not be taken as premium paid for the second (2nd) policy year until it is deducted from the Premium Deposit Account when due.

(xiv) In case the Policy Owner reduces the Guaranteed Monthly Annuity Income amount of the Eligible Policy, the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer.

(xv) The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

(xvi) In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.

(xvii) Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.

(xviii) BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.



(xix) In case of any dispute, the decision of BOC Life shall be final.

(xx) This material is only related to the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.

(xxi) Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

(xxii) The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the law of the Hong Kong Special Administrative Region.

### 3.9 (a) Important Notes

- The Deferred Annuity Plans is underwritten by BOC Group Life Assurance Company Limited ( “BOC Life” ). Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
  - BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People’ s Republic of China ( “Hong Kong” ).
  - 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. (insurance agency licence no. FA2855)
  - BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
  - The Plan is subject to the formal policy documents and provisions issued by BOC Life. Detailed terms and conditions are subject to the official policy document issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, premium adjustment, termination conditions, inflation risk, provisions and exclusions.
  - BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
  - In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly BOC Life and the customer. BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.
  - This promotion material is for reference on the key product features of this Plan and is intended to be distributed in Hong Kong only. You are advised to read in conjunction with the product leaflet of this Plan. Please refer to the product leaflet, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the Plan.
- Designated Qualifying Deferred Annuity Plan: BOC Life Deferred Annuity (Lifetime) underwritten by BOC Group Life Assurance Company Limited ( “BOC Life” ) may also provide a tax deduction :
- There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment.
  - Certification by the Insurance Authority:



中國銀行(香港)

BANK OF CHINA (HONG KONG)

The mere fact that the Plan has been certified by IA does not mean that the premiums paid for policies under the Plan are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.


Please note that the Qualifying Deferred Annuity Policy ( "QDAP" ) status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you.

Further information on tax concessions applicable to QDAP may be found at the website of IA [www.ia.org.hk](http://www.ia.org.hk).

- The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.

#### **(4) Terms and Conditions of BoC Pay Offers:**

##### **Terms and Conditions of Gift Point Rewards Programme ( "the Programme" ):**

1. The Programme includes, but is not limited to, "Offset Spending with Gift Points" Redemption Programme, and "Merchant Gift eVoucher" Gift Points Redemption Programme (the "Gift" ). Unless otherwise specified, the Programme is applicable to BOC Credit Cards that are issued in Hong Kong bearing the logo  ( "Eligible Credit Card" ), Smart Account and Payment Account (the "Eligible Banking Account" ), but excludes BOC Credit Cards issued in the mainland and Macau, BOC CEADual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption.
2. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account under the name of the same maincardholder or banking account can be pooled together for Gift redemption.
3. Unless otherwise specified, Gift Points will be deducted from the selected Eligible Credit Card or Eligible Banking Account for redemption purposes. Where the Gift Points required for redemption are insufficient, the system shall deduct the remaining requested Gift Points from other Eligible Credit Card or Eligible Banking Accounts of the customer automatically, calculated



中國銀行(香港)

BANK OF CHINA (HONG KONG)

based on the most recent expiry date of the Gift Points. The status of the relevant account must be normal, valid and in good standing at the time of redemption. Bank of China (Hong Kong) Limited (the “BOCHK” ) and/or BOC Credit Card (International) Ltd ("The Company") reserve the right to cease Gift redemption for a relevant account which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or the Company).

4. Unless otherwise specified, the available Gift Point(s) balance of an Eligible Credit Card is subject to the record shown on the latest monthly statement. The Gift Point(s) balance of an Eligible Banking Account can be checked through the BoC Pay Mobile App.

**Terms and Conditions of Gift Point Rewards Programme ( “the Programme” ):**

1. The Programme includes, but is not limited to, “Offset Spending with Gift Points” Redemption Programme, and “Merchant Gift eVoucher” Gift Points Redemption Programme (the “Gift” ). Unless otherwise specified, the Programme is applicable to BOC Credit Cards that are issued in Hong Kong bearing the logo ( “Eligible Credit Card” ), Smart Account and Payment Account (the “Eligible Banking Account” ), but excludes BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption.
2. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account (the “Gift Points of Eligible Account” ) under the name of the same main cardholder or banking account can be pooled together for Gift redemption.
3. Unless otherwise specified, Gift Points will be deducted from the selected Eligible Credit Card or Eligible Banking Account for redemption purposes. Where the Gift Points required for redemption are insufficient, the system shall deduct the remaining requested Gift Points from other Eligible Credit Card or Eligible Banking Accounts of the customer automatically, calculated based on the most recent expiry date of the Gift Points. The status of the relevant account must be normal, valid and in good standing at the time of redemption. Bank of China (Hong Kong) Limited (the “BOCHK” ) and/or BOC Credit Card (International) Ltd ("The Company") reserve the right to cease Gift redemption for a relevant account which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or the Company).
4. Unless otherwise specified, the available Gift Point(s) balance of an Eligible Credit Card is subject to the record shown on the latest monthly statement. The Gift Point(s) balance of an Eligible Banking Account can be checked through the BoC Pay Mobile App.
5. Gift Points cannot be exchanged for cash and are not transferrable.
6. Accepted redemptions cannot be cancelled or changed. Redeemed Gifts cannot be transferred, returned, changed to other gifts/gift vouchers, converted into cash or refunded. Usage of Gifts is bound by the relevant terms of the Suppliers. The Company and/or BOCHK are not the suppliers of the Gifts. Customers need to contact relevant suppliers directly if there is any enquiry or complaint regarding the Gifts. The Company and/or BOCHK will not be responsible for consequences related to the usage of Gifts and their related services. Redeemed Gift Points cannot be returned.
7. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for any Gift redemption.
8. Unless otherwise specified, the Eligible Credit Card under the same customer name may be entitled to the enhanced discount



中國銀行(香港)

BANK OF CHINA (HONG KONG)

rates in different redemption programmes based on the years of cardholding for Gift redemption (the “Year of Cardholding Offer” ), provided that the Credit Card is still valid and in good standing. Year of Cardholding Offer is calculated based on the longest held BOC Credit Card. The Year of Cardholding Offer for Commercial Cards will be calculated based on the card issued date of each individual Cardholder’s account and not by the company account open date. A customer who holds both an Eligible Credit Card and Eligible Banking Account is entitled to the Year of Cardholding Offer based on the longest held BOC Credit Card. A customer who does not hold any Eligible Credit Card will not be entitled to the Year of Cardholding Offer.

9. The Year of Cardholding Offer is applicable to the “Merchant Gift eVoucher” Gift Point Redemption Programme, “Offset Spending with Gift Points” Redemption Programme and other programmes specified by the Company from time to time. The Year of Cardholding Offer is not applicable to BOC Henderson Club Visa Card. Details are as below:

Year(s) of Cardholding	Required Gift Points for redeeming HK\$100 Merchant Gift eVoucher	Required Gift Points for redeeming HK\$50 Merchant Gift eVoucher	Required Gift Points for offsetting HK\$1
Held for 10 years or below	25,000 Gift Points	12,500 Gift Points	250 Gift Points
Held for 11 years or above	20,000 Gift Points (20% off)	10,000 Gift Points (20% off)	200 Gift Points (20% off)

Remark: Cardholders who have held their cards for 10 years but below the 11-year threshold can redeem a particular merchant gift eVoucher or offset spending at the basic redemption rate of Gift Points. Cardholders who have held their cards for 11 years or above can redeem particular merchant gift eVoucher or offset spending with 20% off the redemption rate of Gift Points.

10. Subject to the requirements stated thereafter, an Eligible Credit Cardholder who successfully conducts any one of the Eligible Transactions set out below with an Eligible Credit Card (includes payment through BoC Pay and other mobile payment bound with a BOC Credit Card) will be entitled to participate in the Programme: (i) Retail Purchase#

(ii) “Cash Before Card Service”

(iii) Online bill payment (Only applicable to BOC Visa Infinite Card, BOC UnionPay Dual Currency Diamond Card, BOC World MasterCard, BOC Visa Signature Card, BOC Platinum Credit Card, BOC Titanium Credit Card and BOC Commercial Card#)

(iv) “JET Payment” Service#

(v) Octopus Automatic Add Value Service#

A Cardholder is entitled to earn 1 Gift Point of Credit Card for every HK\$1 spent or for every RMB¥1 spent with a BOC Dual Currency Credit Card (annual fees, handling fees, cash advances, balance transfers and cash instalment plans are not entitled to Gift Points). The Programme does not apply to any transaction / merchant category as the Company may at its sole discretion determine from time to time. The Programme does not apply to the BOC Dual Currency Card spending in the mainland for purchase of property, motor vehicle, fuel, air ticket, hospital and the settlement of school fees, as well as purchases in wholesale and supermarkets. The Company reserves the right to change the above-mentioned categories and merchants from time to time at its sole discretion. Eligible Transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be eligible for Gift Points.

# Gift Points are not applicable to bill payments made to payees such as the “Inland Revenue Department” , “Banking and





中國銀行(香港)

BANK OF CHINA (HONG KONG)

Credit Card Services”, “Securities Broker”, “Credit Services” and under the bill type of “Policy Loan Repayment”. For bill payments made to other merchant categories via Online Bill Payment, "JET Payment", Octopus Automatic Add Value Service transactions, person to person (P2P) fund transfers via mobile device/app/electronic platform as well as retail transactions under Supermarket, Convenience Store, Grocery Stores, Miscellaneous Food Stores and Government Department categories, each Main Card and Additional Card of an Eligible Credit Card under the name of same Main Cardholder is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. Merchant categories are defined by Visa, Mastercard, China UnionPay or the Company at their sole discretion and may be subject to change from time to time.

11. An Eligible Credit Cardholder of a BOC Dual Currency Credit Card can enjoy the offer using the account denominated in Hong Kong dollars.

12. Unless otherwise specified, the maximum retention period for Gift Points is as follows: 3 years for BOC Visa Infinite Card and BOC UnionPay Dual Currency Diamond Card, 2 years for BOC

World Mastercard, BOC Visa Signature Card and BOC Platinum Card, and 1 year for other card types. Gift Points earned by each Commercial Card cannot be pooled for Gift redemption. All Gift Points earned by the Main and Additional Cardholders can be pooled together for Gift redemption and can be redeemed by Cardholders. Gift Points from various Eligible Credit Card under the same Main Card Cardholder can be pooled together for redemption (excludes BOC Henderson Club Visa Card, BOC CEA Dual Currency Credit Card and BOC Hong Kong Airlines Visa Card). The Programme is only applicable to the Main Cardholder. The Company reserves the right to reject any redemption request and/or to cancel all awarded Gift Points if a Cardholder breaches the provision of the Credit Card User Agreement/Credit Card Agreement ("User Agreement"), cancels the card or defaults in card payments.

13. Unless otherwise specified, the earned Gift Point(s) will be reflected within 3 days after the transaction is posted. Gift Point(s) earned with an Eligible Credit Card within the last statement cycle before Gift Points expiry will only be reflected in the next Gift Points validity period. For example, if the expiry date of Credit Card Gift Points is 31 December 2020, Gift Point(s) posted during 1 - 31 December 2020 will expire on 31 December 2021 (assuming the validity period for Gift Points of such Credit Card is 1 year).

14. Subject to the requirements stated thereafter, the customer of an Eligible Banking Account who successfully conducts any one of the eligible transactions set out below through BoC Pay QR Payment bound with an Eligible Banking Account will be entitled to participate in the Programme:

(i) Purchase at merchant(s)

(ii) Bill Payment

The customer of an Eligible Banking Account is entitled to earn 1 Gift Point of Banking Account for every HK\$1 spent with BoC Pay. Eligible transactions, whether posted or not, which are subsequently partly or fully cancelled, refunded or reversed will not be eligible for Gift Points.

15. Eligible Transaction refers to a transaction that is settled by BoC Pay QR payment in Hong Kong dollars. Unless otherwise specified, the maximum retention period for each Reward Gift Point for the Eligible Banking Account is up to 1 year. Each customer of an Eligible Banking Account is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. BOCHK reserves the right to change the above mentioned categories and merchants from time to time at its sole discretion.

16. If a customer who holds an Eligible Banking Account is upgraded from Payment Account to Smart Account, the original



中國銀行(香港)

BANK OF CHINA (HONG KONG)

points will be retained and transferred to the newly opened Smart Account accordingly.

17. Enquiries on Gift Points that are earned from an Eligible Banking Account can be made via, but not limited to, BoC Pay or BOCHK Mobile Banking. The Gift Points earned on each exchange may not be reflected instantly. Actual transaction record of Gift Points and the latest points balance are subject to BOCHK record.

18. BOCHK and the Company reserve the right to change or amend the Gift Points exchange rate and/or the minimum Gift Points required each time.

19. Any fraudulent use or abuse of the Programme or the redemption process may result in forfeiture of the accrued Gift Point(s) as well as the cancellation of the relevant Gift Points Accounts. The Company further reserves the right to take such legal actions as may be appropriate in such instances.

20. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application imposed by their service providers. Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search. By using the BOCHK Mobile App, the customers agree to the disclaimer and policy of BOCHK on the BOCHK Mobile App from time to time.

21. BOCHK and the Company accept no liability for the quality of or any matter relating to the Gift or services provided by the participating suppliers/merchants. The relevant participating suppliers/merchants are solely responsible for the obligations and liabilities relating to the Gift or services.

22. BOCHK and/or the Company reserve the right to change, suspend or terminate the Programme or to amend the terms and conditions of this Programme at their sole discretion. Terms and conditions apply for the above products, services and offers. For details, please make enquiries to the Company and/or BOCHK staff.

23. All matters and disputes are subject to the final decision of the Company and/or BOCHK.

24. No persons other than the customers, BOCHK and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

25. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

**Terms and Conditions of “Merchant Gift eVoucher” Gift Points Redemption Programme:**

1. “Merchant Gift eVoucher” Gift Points Redemption Programme via BoC Pay is applicable to customers who hold an Eligible Credit Card (excluding co-brand cards that may be announced by the Company from time to time, including but not limited to BOC Henderson Club Visa Card) and/or Eligible Banking Account.

2. Customer is required to bind BoC Pay with a BOC Dual Currency Card or Eligible Banking Account before participating in “Merchant Gift eVoucher” Gift Points Redemption Programme. Usage of BoC Pay is subject to its Terms and Conditions, please call Credit Card Customer Services Hotline on (852) 2853 8828 or Personal Customer Service Hotline on (852) 3988 2388 if there are any enquiries.

3. Customers can only redeem Merchant Gift eVoucher ( “Gift eVoucher” ) via BoC Pay. While participating in this Programme, the Eligible Credit Card or Eligible Banking Account selected by the customer will be treated as the master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account are insufficient, the system will automatically deduct the remaining Gift Points from the customer’ s Eligible Credit Card or Eligible Banking



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Account which has Gift Points that will expire sooner.

4. A transaction using Gift Points to redeem Gift eVouchers cannot be altered, returned or cancelled once confirmed. The Gift Points of Eligible Account used for redemption will not be returned. Relevant redemption transactions will be shown on BoC Pay. Gift eVouchers redeemed will be stored on the customer's BoC Pay after the transactions. The customer must keep and handle Gift eVouchers with care. Gift eVouchers redeemed cannot be changed, refunded or transferred. BOCHK and/or the Company will not reissue or change Gift eVouchers, nor will they accept responsibility for the loss of an Gift eVoucher if it is not caused by the BoC Pay mobile application system.
5. There is limited stock of each type of Gift eVoucher. Redemption will be served on a first-come-first-served basis and while stocks last. Gift eVouchers will be bounded by the terms and conditions of respective suppliers, please refer to the detail page of the relevant Gift eVoucher.

**Terms and Conditions of “Offset Spending with Gift Points” Redemption Programme:**

1. “Offset Spending with Gift Points” via BoC Pay is applicable to customers who hold an Eligible Credit Card (excluding the co-brand cards that may be announced by the Company from time to time, including but not limited to BOC Henderson Club Visa Card) and/or Eligible Banking Account.
2. Customer is required to bind BoC Pay with a BOC Dual Currency Card or Eligible Banking Account before using “Offset Spending with Gift Points”. Usage of BoC Pay is subject to its Terms and Conditions, please call Credit Card Customer Services Hotline on (852) 2853 8828 or Personal Customer Service Hotline on (852) 3988 2388 if there are any enquiries.
3. Eligible Transaction refers to a merchant transaction that is settled by BoC Pay QR payment in Hong Kong dollars excluding transaction settled by FPS. The BOC Dual Currency Card or Eligible Banking Account selected by the customer will be treated as the master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account are insufficient, the system will automatically deduct the remaining Gift Points from the customer's Eligible Credit Card or Eligible Banking Account which has Gift Points that will expire first. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for the usage of “Offset Spending with Gift Points”.
4. Every 250 Gift Points can be used to offset HK\$1 of eligible transaction amount. Customer has to meet the minimum amount requirement (HK\$1) per redemption. Customer may redeem up to the transaction amount in full with Gift Points (transaction amount must be in a whole number, e.g. if the transaction amount is HK\$100.5, customer can offset a maximum of HK\$100 with 25,000 Gift Points, and the residual amount must be settled via BoC Pay) or available Gift Points (whichever is lower). The amount offset by “Offset Spending with Gift Points” will be posted into the master account that has been chosen by the customer within 3 working days after the transaction. For BOC Dual Currency Card, records of eligible transaction and that of “Offset Spending with Gift Points” may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card.
5. “Offset Spending with Gift Points” can be used together with the “Discount/Instant Discount” offer. The following situations are only applicable to “Scan to Pay” transactions: if the customer confirms to offset the spending with Gift Points, the “Discount/Instant Discount” offer will be applied to the relevant transaction first, and the Payment Amount will be equal to the amount after the deduction of “Discount/Instant Discount” from the original price. If the customer has sufficient Gift



中國銀行(香港)


BANK OF CHINA (HONG KONG)

Points of Eligible Account to offset the Payment Amount, Gift Points will be deducted from the selected BOC Dual Currency Card and/or Eligible Banking Account. The Offset Amount will be posted to the customer's master account after the transaction (please refer to Examples A and B below for details). If the customer does not have sufficient Gift Points of Eligible Account to offset the Payment Amount, all the available Gift Points of Eligible Account will be deducted from the account(s) first and the Offset Amount will be posted to customer's master account after the transaction (please refer to the Example C below for details). Payment Amount must be settled by the selected master account.

Example	Original Price	“Discount/Instant Discount” Amount	Payment Amount	Gift Point balance of Eligible Account (for Offset the Spending)	Points to be Deducted	Offset Amount	Point Balance
A	\$99	\$20	\$79	24,750(\$99)	19,750	\$79	5,000
B	\$99	\$20	\$79	22,250(\$89)	19,750	\$79	2,500
C	\$99	\$20	\$79	17,250(\$69)	17,250	\$69	0

6. “Offset Spending with Gift Points” cannot be cancelled after redemption. If a customer returns or cancels the Eligible Transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the customer's master account. For BOC Dual Currency Card, returned credit amount can be used to settle outstanding retail spending on the credit card. For Eligible Banking Account, returned credit amount can be used to settle the outstanding retail spending and bill payment. The returned credit amount cannot be transferred, returned or exchanged for cash. The status of the relevant account must be normal, valid and/or in good standing at the time of redemption. If a relevant account which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or the Company), the redemption amount will be cancelled, and BOCHK and the Company shall not be liable to the customer for any losses caused.

**“Festive Surprise: 20% off on Gift Points to Offset Spending” Terms and Conditions:**

1. The “Festive Surprise: 20% off on Gift Points to Offset Spending” promotion (the "Promotion") is only applicable on designated dates in 2022, including Feb 1 to Feb 3, Feb 14, Mar 8, Apr 15 to Apr 18, May 1, May 8 to 9, Jun 3, Jun 19 (the “Promotion Period” ).
2. The Promotion via BoC Pay Mobile App ( “BoC Pay” ) is only applicable to BOC Credit Cards that are issued in Hong Kong bearing the logo  ( “Eligible Credit Card” ), Smart Account and Payment Account (the “Eligible Banking Account” ), but excludes BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption.
3. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account (the “Gift Points of Eligible Account” ) under the name of the same main cardholder or banking account can be pooled together.
4. The customer is required to use BoC Pay to settle the payment at BoC Pay merchants with a rate of 200 Gift Points to offset



中國銀行(香港)

BANK OF CHINA (HONG KONG)

HK\$1 of Eligible Transaction Amount (Standard Conversion Rate: 250 Gift Points to offset HK\$1 of Eligible Transaction Amount) on designated dates. The customer is required to bind BoC Pay with a BOC Dual Currency Card or Eligible Banking Account to participate in the promotion. The customer must meet the minimum amount requirement (HK\$1) per redemption. The customer may redeem up to the transaction amount in full with Gift Points (transaction amount must be in a whole number, e.g. if the transaction amount is HK\$100.5, the customer can offset a maximum of HK\$100 with 20,000 Gift Points and the residual amount must be settled via BoC Pay) or available Gift Points (whichever is lower). The Year of Cardholding Offer is applicable to the promotion: customers who have held their cards for 11 years or above can enjoy an extra 20% on the redemption, which means they can enjoy a rate of 160 Gift Points to offset HK\$1 of Eligible Transaction Amount. Usage of BoC Pay and “Offset Spending with Gift Points” are subject to their respective Terms and Conditions. Please call the Credit Card Customer Services Hotline on (852) 2853 8828 or the Personal Customer Service Hotline on (852) 3988 2388, or read the relevant terms and conditions on BoC Pay if there are any enquiries.

5. “Eligible Transaction” refers to a transaction that is settled by BoC Pay QR payment in Hong Kong dollars. The BOC Dual Currency Card or Eligible Banking Account selected by the customer will be treated as the master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account are insufficient, the system will automatically deduct the remaining Gift Points from the customer’s other Eligible Credit Card and/or Eligible Banking Account, whichever account has Gift Points that will expire sooner. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for the usage of “Offset Spending with Gift Points” .

6. The amount offset by this promotion will be posted into the master account that has been chosen by the customer within 3 working days after the transaction. For BOC Dual Currency Card, records of eligible transaction and that of the “Offset Spending with Gift Points” may differ, and may be shown on different monthly statements, due to different cut off dates of the credit card.

7. Bank of China (Hong Kong) Limited (the “BOCHK”) and BOC Credit Card (International) Ltd (“The Company”) reserve the right to change or amend the point exchange rate and/or the minimum points required each time.

8. This Promotion cannot be cancelled once used. If a customer returns or cancels the Eligible Transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the customer’s master account. For BOC Dual Currency Card, returned credit amount can be used to settle the outstanding retail spending by the credit card. For Eligible Banking Account, returned credit amount can be used to settle the outstanding retail spending and bill payment. The returned credit amount cannot be transferred, returned or exchanged for cash. The status of relevant account must be normal, valid and/or in good standing at the time of redemption. BOCHK and/or the Company reserve the right to cease the “Offset Spending with Gift Points” for the relevant account, which is blocked or terminated (whether or not resulting from a discretion exercised by BOCHK or the Company). Should the redemption amount be cancelled, BOCHK or the Company shall not be liable to any customers for any losses caused.

#### **Terms and Conditions of BoC Pay Welcome Reward:**

1. BoC Pay Welcome Reward runs from 9 May to 30 June 2022, both dates inclusive (the “Promotion Period” ).



中國銀行(香港)

BANK OF CHINA (HONG KONG)

2. The Program is applicable to the BoC Pay Mobile Application (the “BoC Pay” ) only.
3. During the Promotion Period, a customer who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customer” ) is eligible to receive Merchant e-Coupons with a total value of HK\$68. The Merchant e-Coupons will be stored at “Coupons” > “My Coupons” in the BoC Pay account of the Eligible Customers.
4. The Merchant e-Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, and PARKnSHOP Frozen Food (collectively the “Designated Merchants” ).
5. During the Promotion Period, each Eligible Customer (based on Identification Document Number) can receive maximum total value of HK\$68 in Merchant e-Coupons, including two “HK\$20 PARKnSHOP Merchant e-Coupon” , and one “HK\$28 PARKnSHOP Merchant e-Coupon” (the “Merchant e-Coupons” ).
6. An Eligible Customer who spends a designated single net amount at the Designated Merchants by scanning the QR code on the Merchant e-Coupons can enjoy the below Offers:
  - ii. “HK\$20 PARKnSHOP Merchant e-Coupon” : The Eligible Customer can get a HK\$20 discount upon single net spending of HK\$21 or above at Designated Merchants.
7. Each Eligible Customer can use each Merchant e-Coupon once only at the Designated Merchants during the Promotion Period. The Eligible Customer must use the Merchant e-Coupon on or before the Merchant e-Coupon expiry date which is shown on each Merchant e-Coupon. Only one Merchant e-Coupon can be applied in each transaction.
8. 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.
9. The Eligible Customer must state the intention to pay with BoC Pay and click to use the Merchant e-Coupons before payment.
10. Each Merchant e-Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Merchant e-Coupons are not transferable.
11. Merchant e-Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Merchant e-Coupons.
12. Merchant e-Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Merchant e-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
13. Bank of China (Hong Kong) Limited (the “BOCHK” ) and/or BOC Credit Card (International) Ltd (the “Card Company” ) and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
14. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
15. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the



中國銀行(香港)

BANK OF CHINA (HONG KONG)

keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.

16. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.

17. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.

18. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.

19. No person other than the customer and BOCHK and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

20. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.

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

22. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

#### **General Terms and Conditions:**

1. 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. BOC Credit Card (International) Limited (the "Card Company" ) reserves the right to terminate the offers to the customer based on the customer's account status without any liability.

2. The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.

3. The offers are available on a first-come-first-served basis while stocks last, and subject to the record of Bank of China (Hong Kong) Limited (the "BOCHK" ) and/or the Card Company.

4. BoC Pay is developed by BOCHK; the Card Company is the organizer of this promotion. BOCHK and the Card Company reserve the right to change, suspend or terminate the offers or to amend the terms and conditions at its sole discretion without prior notice.

5. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.

6. In the event of any dispute, the decision of BOCHK and the Card Company shall be final and conclusive.

7. No person other than the cardholders, BOCHK and the Card Company will have any right under the Contracts (Rights of



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

8. The above offer is subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or contact the relevant merchants or staff of BOCHK and / or Card Company.

9. BOCHK and the Company reserve the right to change, suspend or terminate the Promotion or to amend the terms and conditions of the Promotion. All matters and disputes are subject to the final decision of BOCHK and the Company.


10. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by the Company from time to time.

11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

**Terms and Conditions of HK\$20 Referral Rewards (the “Referral Rewards” ):**

1. The promotion period is valid from 20 February to 30 June 2022, inclusive of both dates (the “Promotional Period” ).

2. Referrer must hold a valid and registered BoC Pay account at the time of making the referral and rewards fulfilment (the “Eligible Referrer” ).

3. To be eligible for the Referral Rewards, the Eligible Referrer must share his/her BoC Pay’ s Invitation Code with a customer (the “Referee” ), and the Referee input the Eligible Referrer’ s Invitation Code in his/her BoC Pay account successfully during the Promotion Period. The Referee must be a new customer to download BoC Pay and bind it with a BOC Dual Currency Credit Card bearing the logo  issued in Hong Kong (the “Eligible Credit Cards” ) and/or Smart Account and/or register the Payment Account, subject to the fulfilment of the Welcome Rewards Promotion requirements stated above. If all conditions are met, the Eligible Referrer can enjoy the HK\$20 reward. The successful binding time of the Referee must be after the successful binding time of the Eligible Referrer, otherwise the Eligible Referrer cannot enjoy the Referral Rewards. Each Eligible Referrer can enjoy a maximum of 500 Referral Rewards, while stocks last. The transaction record is based on the record of the Card Company’ s system.

4. The Referral Rewards will be credited to the Eligible Referrer 's relevant account according to the following arrangements upon verification of the respective binding/registration record by the BOCHK and/or the Card Company: I. If the Eligible Referrer has bound BoC Pay with an Eligible Credit Card and a Smart Account or Payment Account, the Referral Rewards will be credited to his/her Default Payment Method of BoC Pay.

II. If the Default Payment Method of BoC Pay is set to be an Eligible Credit Card at the time of crediting the Referral Rewards, the Referral Rewards will be in the form of credit card cash rebate, and will be credited to the respective main card account within 9 working days upon the successful binding made by Referee, and will be posted in the respective monthly statement.

III. If the Default Payment Method of BoC Pay is set to be a Smart Account/Payment Account at the time of crediting the Referral Rewards, the Referral Rewards will be in the form of cash, and will be credited to respective account within 9 working days upon the successful binding made by Referee.

5. A Referee can only be referred once.

6. Only customers whose Eligible Credit Card accounts and/or Smart Account and/or Payment Account are bound with BoC Pay, valid and in good standing, throughout the Referral Rewards Promotion Period and at the time when the Reward is awarded, will be eligible for the Rewards. In the event of termination of an Eligible Credit Card’ s master account, violation of





Credit Card User Agreement/Credit Card Agreement ("User Agreement"), overdue payment or bad record, or forfeiture of the Rewards during the Referral Rewards Promotion Period or at the time the Reward is being awarded, the Reward will not be credited to the credit card account and will be cancelled automatically forthwith.

7. Self-referral is not accepted.

8. The Referrer's entitlement to the Program offer will be subject to the confirmation of BOCHK and the Card Company.

**(5) Young customers enjoy exclusive securities offer:**

- Promotion period is from 29 April 2022 to 30 June 2022 (both dates inclusive) ( "Securities Offer Promotion Period").
- The offer is only applicable to personal customers who open new single-name securities accounts with Bank of China (Hong Kong) Limited ( "BOCHK" ) and are aged 18 to 35 (including 18 and 35) on the account opening day ( "Securities Offer Eligible Customers" ).
- Exclusive securities offer is divided into the following two parts:

**(A) New Securities Account \$0 brokerage fee offer for buying and selling Hong Kong stocks / China A shares:**

- This offer is only applicable to Securities Offer Eligible Customers who hold "Enrich" / "iFree" ( "Designated Integrated Account Services" ) and successfully open new single-name securities account (including securities margin account but excluding family securities account) ( "New Securities Account" ) with BOCHK during Securities Offer Promotion Period and do not have any securities account with BOCHK within 4 months preceding the date of New Securities Account opening ( "Eligible New Securities Customers" ).
- Eligible New Securities Customers who open New Securities Account during Securities Offer Promotion Period are entitled to first 4-month brokerage fee reduction ( "Brokerage Fee Reduction" ) for each buying and 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" ) via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK through the New Securities Account within the first 4 months starting from the date of New Securities Account opening (4-month period is calculated on the basis of 120 days with the 120<sup>th</sup> day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New Securities Customers should pay the brokerage fee of buying and selling transactions first.**
- The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on the following rebate date:

Period of buying and selling Hong Kong stocks / China A shares	Rebate date
Within the first 3 months starting from the date of New Securities Account opening	On or before 31 December 2022
The 4 <sup>th</sup> month starting from the date of New Securities Account opening	On or before 30 April 2023



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
- Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.
- Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account and Designated Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

**(B) New US Securities Services \$0 brokerage fee offer for buying and selling US stocks:**

- This offer is only applicable to Securities Offer customers who hold Designated Integrated Account Services and successfully open new single-name US securities services ( “New US Securities Services” ) with BOCHK during Securities Offer Promotion Period and do not have US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ( “Eligible New US Securities Customers” ).
- Eligible New US Securities Customers who open New US Securities Services during Securities Offer Promotion Period are entitled to first 4-month brokerage fee reduction ( “Brokerage Fee Reduction” ) for each buying and selling transaction of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK through the New US Securities Services within the first 4 months starting from the date of New US Securities Services opening (4-month period is calculated on the basis of 120 days with the 120<sup>th</sup> day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK. Eligible New US Securities Customers should pay the brokerage fee of buying and selling transactions first.
- The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on the following rebate date:

Period of buying and selling US stocks	Rebate date
Within the first 3 months starting from the date of New US Securities Services opening	On or before 31 December 2022
The 4 <sup>th</sup> month starting from the date of New US Securities Services opening	On or before 30 April 2023

- If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement account.
- Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.
- Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account and Designated Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

**(6) Preferential RMB & FX Time Deposit Offer:**

- a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) (“Promotion Period”).
- b. Integrated Banking Services Customers who place a 7 day/1 month Preferential RMB & FX Time Deposit with conversion of funds via BOCHK Branches, Manned Phone Banking Services, Internet Banking, Mobile Banking during the Promotion Period, will be entitled to the preferential time deposit interest rate.

Application Channel	Minimum Principal Amount
Branch / Manned Phone Banking Services	Equivalent to HK\$50,000
Internet Banking / Mobile Banking	AUD1,000/NZD1,000/CAD1,000/GBP1,000/USD1,000/CNY10,000

c. 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.

d. 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 HK\$200:

i.  $\text{Time Deposit Principal} \times [(\text{Prime Rate}^* - 2.50\%) - \text{Time Deposit Interest Rate}] \times \text{No. of Days due to Maturity} / \text{Total No. Days in a Year}$

ii.  $\text{Time Deposit Principal} \times (\text{Inter-Bank Offer Rate}^* - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity} / \text{Total No. Days in a Year}$

\*Subject to the rate as quoted by BOCHK from time to time.

e. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of RMB and Foreign Currencies time deposits published on 1 April 2022 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 deposit will be subject to the quotes by BOCHK from time to time.

Deposit Tenor	7 days	1 month
Integrated Banking Services	Enrich Banking / i-Free Banking	Enrich Banking / i-Free Banking
RMB	10.50%	3.50%
GBP	11.00%	2.00%
CAD	11.00%	2.30%
AUD, NZD	10.00%	2.00%
USD	5.00%	1.00%

f. The offer is limited and available while quota lasts.

g. The offer cannot be used in conjunction with other promotion offers that are not listed in this promotion materials.

**(7) Terms and Conditions of BOC Taobao World Mastercard WELCOME OFFER Maximum HK\$300 Cash Rebate:**

1. The promotion period runs from now until 31 December 2022. Only applicant whose “BOC Taobao World Mastercard”



中國銀行(香港)

BANK OF CHINA (HONG KONG)

(the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.

2. Successful Eligible Credit Card applicants are required to make transactions through mobile payment (the "Eligible Transactions") (Including Apple Pay, Google Pay, Samsung Pay) ( "Mobile Payment Transactions" ) within the first month and following three calendar months of card issuance ( "Spending Period" )(Refer to Example) , in order to be entitled to 10% Cash Rebate of the spending amount. Eligible Transactions exclude amounts redeemed under 'Instant Rewards' transactions, online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, Octopus Add-Value, for purchase and/or reload of store-value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, and any other category as may be defined by BOC Credit Card (International) Limited ( "the Company" ) at its sole discretion from time to time. Each card account (main cardholder and additional cardholder combine to accumulate) is entitled to a maximum rebate amount of HK\$300 for the Spending Period.

**Example:**

Card Issuance Date	Spending Period (within the first month and following three calendar months of card issuance)
8 January 2022	8 January 2022 to 30 April 2022
10 December 2022	10 December 2022 to 31 March 2023

3. Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
5. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction" , with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining transactions through mobile payment function category.
6. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
7. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company' s record and details recorded on the credit card sales slip, the Company record shall prevail.
8. Applicants who are existing main cardholders of BOC Credit Card and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of application.
9. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
10. If multiple redemption of welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the welcome offer to the cardholder' s account.
11. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

12. The welcome offer cannot be altered or exchanged for cash or other gifts.
13. The Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the promotion period, the cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
15. No person other than the cardholder and the company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
16. The Company reserves the right to change, suspend or terminate the welcome offers, and to amend the relevant terms and conditions at its sole discretion.
17. In case of any dispute(s), the decision of the Company shall be final.
18. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay).

**Terms and Conditions of Extra HK\$100 Cash Rebate Welcome Gift for BOC Taobao World Mastercard Online Application:**

1. The promotion period runs from now until 31 December 2022. Only applicant whose main card application (not applicable to BOC Hong Kong Airlines Visa Card) is made via BOC Credit Card (International) Ltd. “BOCI” website (including Bank of China (Hong Kong) Ltd. “BOCHK” Internet Banking, BOCHK Mobile Application, BOCI website, BOCI WeChat ID, BOCI URL of QR code and designated link) and approved within the promotion period will be eligible for the online application extra welcome offer.
2. The online application extra welcome gift is HK\$100 Cash Rebate, the Company reserves the right to offer an alternative gift of equivalent or approximate value.
3. Applicants who are existing main cardholders of BOC Credit Card and/or BOC UnionPay Dual Currency Credit Card (Additional Card, Business Card, Corporate Card, Intown Virtual Card, Great Wall International Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), or has cancelled any such card or once held any such card in the 12 months prior to the date of application will not be eligible for the online application extra welcome offer for main cardholder upon approval of application.
4. HK\$100 Cash Rebate will be credited to main card account within 4-8 weeks after card issuance. The status of the credit card account must be normal, valid and in good credit condition.
5. Where an applicant has successfully applied for two or more main cards of BOC Credit Cards and/or BOC UnionPay Dual



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Currency Credit Cards within the Promotion Period, the said applicant will be entitled to extra HK\$100 Cash Rebate once only, and the Cash Rebate will be posted to the first approved credit card account; if two or more BOC Credit Cards and/or BOC UnionPay Dual Currency Credit Cards are approved at the same time, the Cash Rebate will be based on the approved highest tier card (the credit card tier in descending order is Visa Infinite Card, Dual Currency Diamond Prestige Card, Dual Currency Diamond Card, World Mastercard, Visa Signature Card, Platinum Card, Titanium Card and Classic Card).

6. Cash Rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Cash Rebate is credited.

7. Cash Rebate cannot be converted into cash or exchanged for other gifts and is also non-refundable and non-transferrable.

8. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

9. The Company reserves the right to change, suspend or terminate the welcome offers or amend their terms and conditions.

10. All matters and disputes are subject to the final decision of the Company.

11. In case of any discrepancy(ies) between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of BOC Taobao World Mastercard Offers General Terms and Conditions:**

1. Promotion period is valid from now until 31 December 2022 (both dates inclusive and based on transaction date) (“Promotion Period”).

2. Promotion is only applicable to “BOC Taobao World Mastercard” issued in Hong Kong. To be eligible for the offers, Customer (“Eligible Customer”) must settle full payment with “BOC Taobao World Mastercard”.

3. To be eligible for the offer, Credit card accounts of eligible customer must be normal, valid and in good standing during the Promotion Period.

4. The Company reserves the right to change, suspend or terminate this promotion or amend the offer terms and conditions at its sole discretion. All matters and disputes will be subject to the final decision of the Company.

5. No person other than the Cardholder and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

6. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

**Terms and Conditions for “0% Taobao Handling Fee Offer” :**

1. Eligible Customer is entitled to 0% Taobao Handling Fee Offer (“Taobao Handling Fee Waiver Offer”) using “BOC Taobao World Mastercard” (only applicable to Main card) for purchase at Taobao through the following means (“Currency Setting” must be set to “HKD”) during the Promotion Period: (i) Pay with “BOC Taobao World Mastercard” or use “BOC Taobao World Mastercard” to make payment via AlipayHK App on “Taobao Mobile” App (ii) Pay with “BOC Taobao World Mastercard” via AlipayHK App on Taobao (world.taobao.com)

2. There is no limitation on the number of Taobao Handling Fee Waiver Offer to be enjoyed by Eligible Customers during the Promotion Period.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

3. For payment made via AlipayHK App, the net payment amount will be determined based on the actual exchange rate in the AlipayHK system at the time of the transaction. The exchange rate conversion tool in AlipayHK App is for reference only.
4. Taobao Handling Fee Waiver Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
5. Should Customers commit any abuse or fraudulent act, the Company reserves the rights to cancel the eligibility of the respective cardholder for the Taobao Handling Fee Waiver Offer and debit the account with a sum equivalent to the monetary value of the waiver. The Company also reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
6. Transaction is subject to the terms and conditions specified by Taobao and AlipayHK. Please visit Taobao webpage [world.taobao.com](http://world.taobao.com) and AlipayHK webpage [www.alipayhk.com](http://www.alipayhk.com) for details.
7. The applicability of Taobao Handling Fee Waiver Offer is identified by Taobao platform. Under no circumstances will the Company be liable for any losses, liabilities and compensations caused to Customers arising from the inability of such identification by Taobao platform, or in connection with any operational failure, error, omission or system failure.
8. For the avoidance of doubt, Taobao Handling Fee Waiver Offer is not applicable to Taobao orders under the following conditions: including but not limited to the orders made from non-Mobile App payments, orders for the Xianyu platform, orders for non-physical goods (including but not limited to virtual currency, call charge cards and other orders that do not require logistics distribution), or other categories that are not supported according to Taobao platform regulations.
9. Respective merchants on Taobao platform are responsible for the liability for the sale of products, after-sale service and all related matters. The Company and Taobao are not involved in the sales process and accept no liability for any matters relating to the product quality, product delivery and goods return arrangement.

**Terms and Conditions for “0% Overseas Spending Handling Fee Offer” :**

1. Eligible Customer is entitled to 0% Overseas Spending Handling Fee Offer ( “Overseas Spending Handling Fee Waiver Offer” ) using “BOC Taobao World Mastercard” (including Main card and Additional card) for eligible retail purchases made at overseas physical merchants or overseas online merchants ( “Eligible Overseas Spending” ) during the Promotion Period.
2. Eligible Overseas Spending refers to retail spending made at overseas merchants (whether physical or online merchants) with original sales slips or official payment records. Overseas spending is defined in accordance to the country codes issued by MasterCard Asia/Pacific (Hong Kong) Limited.
3. There is no limitation on the number of Overseas Spending Handling Fee Waiver Offer to be enjoyed by Eligible Customer during the Promotion Period.
4. Overseas Spending Handling Fee Waiver Offer cannot be redeemed for cash, exchanged for other products, returned or transferred.
5. Should Customers commit any abuse or fraudulent act, the Company reserves the rights to cancel the eligibility of the respective cardholder for the Overseas Spending Handling Fee Waiver Offer and debit the account with a sum equivalent to the monetary value of the waiver. The Company also reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.



**(8) Terms of securities promotion offer:**

Promotion period is from 1 April 2022 until 30 June 2022 (both dates inclusive)( “Promotion Period” ).

**\$0 brokerage fee offer for selling odd lots:**

- This offer is only applicable to personal banking customers who maintain single-name securities account ( “Eligible Customers” ) with BOCHK.
- This offer is not applicable to joint-name securities account.
- Eligible Customers who are buying odd lots listed on the HKEx and settled in HKD or RMB via NotALot of BOCHK Mobile Banking during Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking during Promotion Period, will be entitled to brokerage fee reduction for each selling transaction ( “Brokerage Fee Reduction” ). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Customers should pay the brokerage fee of selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on or before 30 September 2022.
- If an Eligible Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- **Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

**Deposit Securities offer:**

- This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds and The Government of the HKSAR of the PRC iBonds / The Hong Kong Monetary Authority iBonds / The Government of the HKSAR of the PRC Silver Bonds) into BOCHK’ s single-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / ( “Eligible Securities” ) from 1 April 2022 until 30 June 2022 (both dates inclusive) ( “Deposit Securities Period” ).
- Customers who deposit Eligible Securities with designated market value during Deposit Securities Period ( “Eligible Deposit Securities Customers” ) and maintaining corresponding Integrated Account Service on 30 June 2022 can entitle to the following reward:

Market Value of Eligible Securities Deposited	BOC Credit Card Free Spending Credit ( “Free Spending Credit” )	
	<i>Enrich Banking</i>	<i>i-Free Banking</i>
HK\$5,000,000 or above	HK\$2,200	HK\$1,200
HK\$1,000,000 – below HK\$5,000,000	HK\$1,200	HK\$800





中國銀行(香港)

BANK OF CHINA (HONG KONG)

HK\$100,000 – below HK\$1,000,000	HK\$600	HK\$300
--------------------------------------	---------	---------

- The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion. **This offer is not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK during Deposit Securities Period.**
- The market value of Eligible Securities and brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- Each Eligible Deposit Securities Customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer holds more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once.
- **To entitle to the offer, Eligible Deposit Securities Customers must hold a valid BOC Credit Card (exclude Additional Card). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- Free Spending Credit will be credited to the valid BOC Credit Card Account (exclude Additional Card) of Eligible Deposit Securities Customers on or before 30 September 2022. **Eligible Deposit Securities Customer should maintain valid securities account, settlement account and Integrated Account Service when the BOC Credit Card Free Spending Credit is credited, otherwise the above offer will be forfeited.**

#### BOC Credit Card Free Spending Credit:

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- If Eligible Deposit Securities Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Deposit Securities Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Deposit Securities customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the “Card Company”). If the Eligible Deposit Securities Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer.

#### Important Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- 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.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

**Monthly Stocks Savings Plan transaction fee rebate offer :**

- a. Promotion period is from 1 April 2022 until 30 June 2022 (both dates inclusive) ( "Promotion Period" ).
- b. This offer is only applicable to the customers who set up Monthly Stocks Savings Plans via securities account (including Family Securities Accounts) ( "Eligible Securities Accounts" ) maintained with BOCHK during Promotion Period, settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 11 July 2022 ( "First Eligible Contribution" ) and do not make any contribution on Monthly Stocks Savings Plan through the same Eligible Securities Account within 6 months preceding the date of the First Eligible Contribution ( "Eligible Monthly Stocks Savings Customer" )
- c. Eligible Monthly Stocks Savings Customer can enjoy HK\$50 transaction fee rebate for each month for the first 12



中國銀行(香港)

BANK OF CHINA (HONG KONG)


consecutive month contributions starting from the First Eligible Contribution. **However, Eligible Monthly Stocks Savings Customer should pay the transaction fee first (transaction fee is equivalent to 0.25% of the monthly contribution amount for each plan, including the brokerage fee, stamp duty, transaction levy and transaction charge. The minimum monthly charge is HK\$/RMB50).** The transaction fee rebate amount for the first 6 months will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 8th calendar month starting from the First Eligible Contribution; and the transaction fee rebate amount for the 7th to 12th month will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 14th calendar month starting from the First Eligible Contribution. If an Eligible Monthly Stocks Savings Customer holds more than one settlement account, BOCHK has the discretion to credit the transaction fee rebate amount to any one of the securities settlement accounts

- d. Eligible Monthly Stocks Savings Customer should maintain the Eligible Securities Accounts and the relevant settlement account at the time when the transaction fee rebate is credited, otherwise this offer will be forfeited.
- e. If an Eligible Monthly Stocks Savings Customer terminates the Monthly Stocks Savings Plan or is unable to make contribution within 12 months after making the First Eligible Contribution for any reason, this offer will be forfeited. The Eligible Monthly Stocks Savings Customer can still enjoy HK\$50 monthly transaction fee rebate before the offer is forfeited. However, if the customer sets up the Monthly Stocks Savings Plan again with the same Eligible Securities Account and make contribution within Promotion Period, he/she is not eligible for this offer again.
- f. Each Eligible Monthly Stocks Savings Customer can set up Monthly Stocks Savings Plans with more than one Eligible Securities Account. However, each Eligible Securities Account can enjoy up to HK\$600 transaction fee rebate only

**BOC Credit Card Gift Points**

- a. If the Monthly Stocks Savings Plan contribution amount is paid by BOC Credit Card, the BOC Credit Card Gift Points will be calculated based on the number of consecutive months of contribution.

Consecutive Month(s) of Contribution	1 to 12 months	13 to 24 months	Over 24 months
Conversion Rate (HKD/RMB contribution amount: Credit Card Gift Points)	5:1	3:1	1:1
Upper Limit of Gift Points	A maximum of 10,000 BOC Credit Card Gift Points can be earned for each monthly contribution		

- b. The above Gift Points Conversion Rate is subject to BOCHK’s announcement from time to time.
- c. The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing  logo, while customers of Great Wall International Credit Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, Private Label Card, Intown Card, BOC Express Cash Card, and customers who have participated in the cash rebate plan are excluded. The Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of “BOC Credit Card Gift Point Catalogue” .



**(9) Terms and Conditions of Funds promotion offers:**

**New investment funds can enjoy 0% fund subscription fee of the first investment fund subscription**

- a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ("the promotion period").
- b. New investment fund customers refer to i) BOCHK customers who did not have any investment fund holdings and transactions in the past 12 months (i.e. from April 2021 to March 2022), or ii) BOCHK customers who opened their investment fund accounts on or after 1 April, 2022 ("Eligible Customers").
- c. During the promotion period, eligible customers can enjoy 0% fund subscription fee of the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking, "Smart Invest", or Internet Banking) or branches (including Investment by Phone) ("Eligible Subscription") ("Subscription Fee Reduction"). The cap of eligible investment fund subscription amount is as below:

Customer type	Cap of eligible investment fund subscription amount
<i>Private Wealth / Wealth Management</i>	HK\$1,000,000 (or equivalent foreign currencies)
Other customers	HK\$300,000 (or equivalent foreign currencies)

- d. The subscription fee reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
- e. The subscription fee reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch, and ii) those made by vulnerable customers.
- f. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the Reduction of Subscription Fee to the Eligible Customers as defined in the following Term i.**
- g. **Every Eligible Customers is only entitled to the offer once during the Promotion Period.**
- h. If Eligible Customers enjoy the offer during the promotion period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2022 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

**Monthly Funds Savings Plan 0.01% Subscription fee offer**

- a. Promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive) ("Promotion Period").



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- b. This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans ( "Fund MSP" ) via Funds account ( "Eligible Funds Accounts" ) maintained with BOCHK during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 20 July 2022 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution ( "Eligible Monthly Funds Investment Customer" ).
- c. Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).
- d. If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- e. BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.
- f. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

#### **Terms and conditions of "Monthly Funds Savings Plan"**

- a. Unless specified by Bank of China (Hong Kong) Limited (the "Bank"), the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") is three Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined below). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- b. Unless specified by the Bank, the date of contribution and subscription under the Plan is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- c. Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts, it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- d. If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.
- e. If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

**(10) Terms of Foreign Exchange promotion offers:**

**Foreign Exchange Welcome Reward:**

- a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive)( “Promotion Period” ).
- b. This Rewards is only applicable to Bank of China (Hong Kong) Limited ( “BOCHK” ) Enrich Banking and i-Free Banking customers (the “Integrated Banking Services Customers” ) who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 October 2021 to 31 March 2022. (the “Eligible FX Customers” ).
- c. The Eligible FX Customers will be entitled to HK\$200 welcome rewards by accumulating foreign exchange transactions amount of HK\$50,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period ( “FX Welcome Rewards” ).
- d. The FX Welcome Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ( “Eligible Exchange Transactions” ). The FX Welcome Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. 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.
- f. Each Eligible FX Customers can enjoy the FX Welcome Rewards once only.
- g. This FX Welcome Rewards and “Up to HK\$1,111 Rewards for Foreign Exchange via Mobile Banking” can be enjoyed concurrently.
- h. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 January 2023.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Rewards is deposited, otherwise the rewards will be forfeited
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

**Up to HK\$1,111 Rewards for Foreign Exchange via BOCHK Mobile Banking:**

- a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive)( “Promotion Period” ).
- b. This Mobile FX Rewards is only applicable to Bank of China (Hong Kong) Limited ( “BOCHK” ) *Enrich Banking* and *i-Free Banking* customers (the “Integrated Banking Services Customers” ) **who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 October 2021 to 31 March 2022.** (the “Eligible FX Customers” ).
- c. The Eligible FX Customers will be entitled to up to HK\$1,111 rewards upon completing the designated number of FX



中國銀行(香港)

BANK OF CHINA (HONG KONG)

transactions and each single FX transaction should be reached HK\$50,000 or above (HKD equivalent) via BOCHK Mobile Banking through the HKD/Multi Currency/RMB account in sole name during the Promotion Period ( “FX Mobile Rewards” ).

Total number of FX Transactions	The Mobile FX Rewards
15 times or above	HK\$1,111
5 to 14 times	HK\$500

d. The FX Mobile Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ( “Eligible Exchange Transactions” ). The Mobile FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.

e. 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.

f. Each Eligible FX Customer can enjoy the FX Mobile Rewards once only.

g. This FX Mobile Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$1,800 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “Up to HK\$1,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for selected Cross-boundary customers” .

h. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 January 2023.

i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the Mobile FX Rewards is deposited, otherwise the rewards will be forfeited.

j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

k. The rewards is limited and available on a first-come-first-serve basis.

**Foreign Exchange Pips Offer:**

a. The promotion period is from 1 April 2022 to 30 June 2022 (both dates inclusive)( “Promotion Period” ).

b. This offer is only applicable to Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking and Manned Phone Banking Services.

Designated Currencies	<i>Enrich Banking</i>	<i>i-Free Banking</i>
EUR, GBP	30 pips	-
USD, AUD, NZD, CAD, JPY	10 pips	-
RMB (only applicable to customers buying RMB)	10 pips	10 pips



中國銀行(香港)

BANK OF CHINA (HONG KONG)

c. This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

**(11) Digital Application Offer - Preferential interest rate and extra HK\$500 e-Coupons reward**

- Customers who successfully apply for the Bank of China (Hong Kong) Limited ( "BOCHK" ) Mortgage loan via "Instant Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 April 2022 to 30 June 2022 (both dates inclusive); and if such loan offer is accepted by signing off and returning the Offer Letter, **plus complete any three of the following items: register for "Payroll Service" \*, open "Wealth Management" / "Enrich" Banking service, enroll in "Premier Home Comprehensive Insurance" , apply for BOCHK Credit Card, successfully login to BOCHK Internet Banking / Mobile Banking, or download BoC Pay and bind it with BOCHK Credit Card, Smart Account or Payment Account** on or before 31 August 2022 (collectively named "Eligible Customers" ), can enjoy the preferential interest rate and HK\$500 e-Coupons reward (collectively named "Coupons" ).

\* Customer register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK during the Promotion Period.

- Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- BOCHK will send the Coupons Redemption Pass by SMS or email to the valid mobile number or email address of Eligible Customers according to BOCHK' s record on or before 31 October 2022. Customers should follow the instruction on the redemption SMS or email to download the Coupons via designated merchant' s website and / or designated mobile APP for usage in store within the designated redemption period, otherwise the Coupons will be forfeited. For the Coupons denomination, quantity and the related terms and conditions, please refer to the relevant redemption SMS or email for details.
- If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- BOCHK will not send out any notification, reissue and be liable to the Eligible Customers who fail to register successfully due to wrong information input.
- Under any conditions (including during sending SMS or email) if the Coupons are failed to be delivered, stolen, lost, cannot deliver or expired, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupons.
- The Coupons are limited and available on a first-come-first-serve basis while stock lasts. In case the Coupons are out of stock, BOCHK reserves the right to substitute the Coupons with another gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupons provided for this promotion.
- The Coupons cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the Coupons is subject to the terms as specified by the supplier.
- BOCHK is not the supplier of the Coupons. Any enquiry or complaint in respect of the Coupons should be directed to the relevant supplier. BOCHK gives no guarantee to the Coupons or the services of the supplier, or does not accept any liability





中國銀行(香港)

BANK OF CHINA (HONG KONG)

arising in conjunction with the use of the Coupons or the services provided by the supplier.

- The Eligible Customers must still hold a valid mortgage account when BOCHK sending out the Coupons Redemption Pass, otherwise the Coupons will be forfeited.

#### **Mortgage loan cash rebate reward**

- Customers who apply for the BOCHK mortgage loan during the period from 1 April 2022 to 30 June 2022 (both dates inclusive), and if such loan is drawn on or before 31 August 2022, he/she is entitled to the cash rebate. The cash rebate amount shall be subject to BOCHK's final approval. The cash rebate is subject to terms and conditions. Please contact BOCHK staff for details of the cash rebate.
- If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- BOCHK will credit the cash rebate to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.

#### **Digital Application Offer - Important notes for Premier Home Comprehensive Insurance**

- The Premier Home Comprehensive Insurance Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- The Bank of China (Hong Kong) Limited 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)
- Bank of China (Hong Kong) Limited ( "BOCHK" ) is an appointed insurance agency of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.
- 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.
- BOCG Insurance reserves the right to accept or decline any application for the Plan based on the information provided by the insured and applicant at the time of application.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions. In case of any disputes, BOCG Insurance's decision shall be final.
- The plan is 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.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed



中國銀行(香港)

BANK OF CHINA (HONG KONG)

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 Plan. For enquiry, please contact the branch staff of BOCHK or visit BOCHK website ([www.bochk.com](http://www.bochk.com)).

- The terms and conditions of this promotional material are applicable within Hong Kong Special Administrative Region ( “HKSAR” ) only. The relevant insurance product is only distributed in HKSAR.

#### General Terms:

- If the amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- The above products, services and offers are subject to the terms and conditions. For details, please refer to the relevant promotional materials or contact the staff of BOCHK.
- BOCHK reserves the right to amend, withhold and/or cancel the above products, services and offers at its discretion.
- In case of any disputes, BOCHK's decision shall be final.
- In case of any discrepancies between the Chinese and English version of this web page and/or Mobile App, the Chinese version shall prevail.
- Customers are responsible for the data charges of downloading or using BOCHK Mobile App, or Internet Banking / Mobile Banking, or any designated Mobile App mentioned above, imposed by their service providers.
- By using the BOCHK Mobile App, or Internet Banking / Mobile Banking, customers agree to the disclaimers and policies of BOCHK in the Mobile App, or Internet Banking / Mobile Banking from time to time.
- Please download the BOCHK Mobile App from the official application stores or BOCHK website. Please pay attention to the identification under the search function.
- Coupons Redemption website and / or Mobile APP are the third parties' website or Mobile APP. Coupons Redemption website and / or Mobile APP are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Coupons Redemption website and / or Mobile APP. If customers have any enquiries or compliant to them, please directly contact the service providers. BOCHK gives no guarantee to the website and / or Mobile APP of the service providers, or does not accept any liability arising in conjunction with the use of the website or Mobile APP or the services provided by the service providers.
- The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.

#### (12) Terms and Conditions of “Refer Friends” Promotion



中國銀行(香港)

BANK OF CHINA (HONG KONG)

1. Promotion period is from 29 May 2022 to 31 August 2022 (both dates inclusive) ( "Promotion Period" ).
2. The Promotion shall be applicable to customers of Enrich Banking and i-Free Banking of Bank of China (Hong Kong) Limited (the "Bank"/ "BOCHK" ) ( "Selected Customers" ).
3. Selected Customers (the "Referrer" ) must get his/her Invitation Code in "Refer Friends" page via Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee who fulfilled the requirements of Clause 9 (the "Referee" ) during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause 8 (the "eligible referrer" ) in "Invitation Code" field when opening a new banking account through BOCHK Mobile Banking (exclude "QR Account Opening" ), and successfully opens an account in order to receive the relevant referral reward.
4. If eligible referrer and eligible referee fulfilled the requirements of Clause 3, the eligible referrer can enjoy below designated amount of rewards in the form of Free Spending Credit (the "Referral Reward" ): the eligible referrer can enjoy a HK\$150 Referral Reward for each of the first three successful referrals respectively; and enjoy a HK\$200 Referral Reward for the fourth and fifth successful referrals respectively. The number of referrals is limited to 5 and the referral rewards are limited to maximum HK\$850 for each eligible referrer. The Referral Reward is limited and with an upper limit of 8,000 referrals of success account opening. If the number of success account opening referrals exceed the upper limit, BOCHK will issue the reward base on chronological order of the success account opening date of the referee who is referred by the eligible referrer. The offers are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank.
5. The Referral Reward will be credited to the eligible referrer in the form of Free Spending Credit upon verification of record by BOCHK, and will be credited to the respective BOC main credit card account on or before 30 November 2022, and will be posted in the respective monthly statement. The relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. Customer notification will be provided upon credit of rewards.
6. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
7. A Referee can only be referred once and shall be subject to the Bank' s final records.
8. An eligible referrer must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited
  - (i). has taken up Integrated Account Service;
  - (ii). Is a current personal customer of Enrich Banking or i-Free Banking at BOCHK;
9. An eligible referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited:
  - (i). has not cancelled personal banking account or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 29 May 2022;
  - (ii). opens account and inputs the Eligible Referrer' s Invitation Code and successfully open account during the Promotion Period;
  - (iii). has not been referred in the same promotion;
  - (iv). is not the same person as the Referrer



中國銀行(香港)

BANK OF CHINA (HONG KONG)

10. The relevant BOCHK Bank account of the eligible referrer and referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
11. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

BOC Credit Card Free Spending Credit ( “Free Spending Credit” ):

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. Free Spending Credit will be credited to eligible Credit Card that fulfilled the requirements of Clause c. If the eligible referrer holds more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- c. The status of the credit card accounts held by the eligible referrer should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the eligible referrer should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Ltd. ( “Card Company” ). If the eligible referrer cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer.

General Terms and Conditions:

- a. The above offer is only applicable to personal banking customers.
- b. 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. The Bank and the “Card Company” reserve the right to terminate the offers to the customer based on the customer's account status without any liability
- c. 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.
- d. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
- e. No person other than the cardholders, BOCHK and the Card Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- f. The above offer is subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or contact the staff of BOCHK.
- g. BOCHK reserves the right to change, suspend or terminate the Promotion or to amend the terms and conditions of the Promotion at its sole discretion. All matters and disputes are subject to the final decision of BOCHK.
- h. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
- i. In the event of any dispute, the decision of BOCHK shall be final and conclusive.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

- j. 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.
- k. The above offers are available on a first-come-first-served basis while stocks last.
- l. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.