



中國銀行(香港)
BANK OF CHINA (HONG KONG)

Terms and Conditions

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

1.1 Promotion Terms and Conditions:

1. The promotion period is from 11 October 2022 until 31 December 2022, both dates inclusive ("Promotion Period").
2. This offer is only applicable to personal banking customer with Hong Kong Permanent Identity Card and 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 11 October 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. "Mobile Account Opening Time Deposit": Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a 1-month HKD "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or above via Mobile Banking of BOCHK with designated promotion codes during the promotion period, can enjoy the preferential time deposit interest rate offer. 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\$100,000.
"Mobile Account Opening Preferential Time Deposit": Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a 3-month or 6-month or 12-month HKD or USD or CNY "Mobile Account Opening Preferential Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or US\$1,000 or RMB10,000 or above via Mobile Banking of BOCHK with designated promotion codes during the promotion period, can enjoy the preferential time deposit interest rate offer.
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. The subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time. Saturdays, Sundays and Public Holidays are not banking business day. The Eligible Time Deposit and/or the interests will be credited to the relevant savings accounts on the next banking business day.
6. Offers are subject to terms. The above annual interest rate of preferential time deposit published on 11 October 2022 is for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.

General Terms:

7. 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



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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.

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

*Subject to the rate as quoted by BOCHK from time to time.
9. The above Products, Services and Offers are subject to terms and conditions. Please download a backup or retain this email for reference. For details, please refer to the relevant
10. Offer is limited, first come first served and available while quota lasts. In case of any dispute, the decision of BOCHK shall be final.

Risk Disclosure:

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

(2) Terms and Conditions of Extra Reward for Mobile Account Opening / upgrading of Integrated Banking Services:

1. The promotion period of Extra Reward for Mobile Account Opening / upgrading of Integrated Banking Services (the "Promotion") is from 1 November 2022 to 31 December 2022 (both dates inclusive) ("Promotion Period").
2. New customers are required to successfully open a personal banking account through BOCHK Mobile Banking Application ("Mobile Banking") (excluding "QR Account Opening" Service at branch) within the Promotion Period; or existing personal banking customers are required to upgrade to Enrich / i-Free Banking services via BOCHK Mobile Banking App ("Mobile Banking") / Internet Banking / Customer Contact Centre / BOCHK branches ("Designated Channels") within the Promotion Period and maintain designated amount or above of "Total Relationship Balance" of the relevant Integrated Banking Services within the Promotion Period, as well as fulfil all requirements below ("Eligible Customer (s)") to



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have the opportunity to receive up to HK\$100 cash rebate ("Cash Rebate"), each Eligible Customer can enjoy this reward once within the Promotion Period:

- i. New customers do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 1 November 2022; or existing personal banking customers have not taken up or cancelled any Bank of China (Hong Kong) Limited ("BOCHK") Integrated Banking Services within 6 months prior to 1 November 2022, and;
 - ii. Aged 18 to 35 on the day of account opening/ upgrade (aged 18 and 35 inclusive), and;
 - iii. Fulfil one of the requirements below to receive HK\$50 cash rebate, or fulfil three or more of the requirements below to receive HK\$100 cash rebate within the Promotion Period:
 - Register for the BOCHK payroll service ("Payroll Service")
 - Successfully apply BOC Chill Card
 - Transact an "Eligible Online or Mobile Spending" by paying with BOCHK account / BOCHK Credit Card (For details please refer to clause 3 of this terms and conditions)
 - Newly open securities account
3. "Eligible Online or Mobile Spending" refers to the retails spending via BOCHK account bound mobile payment (BoC Pay, WeChat pay or Apple Pay inclusive) / or via BOCHK card bound mobile payment (BoC Pay, UnionPay App、AlipayHK、WeChat Pay HK、Apple Pay、Google Pay、Samsung Pay or Huawei Pay inclusive) or online (No single net spending requirement and counted by the posted amount of the transaction) (the "Eligible Online or Mobile Spending").
4. For the above BOCHK credit card "Eligible Online or Mobile Spending" in clause (3), the spending excluded Instant Rewards transactions, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions,



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mutual fund payments, stock monthly contribution and property purchasing), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions.

5. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Online or Mobile Spending Transaction and will be disqualified from this Promotion.
6. The quota for this Promotion is 4,600, first come first served and available while the quota last. BOCHK record shall prevail.
7. The Cash Rebate will be credited to the Eligible Customer's Savings / Current account by 31st Mar 2023.
8. Within the Promotion Period and while receiving the Cash Rebate, Eligible customers should maintain a valid BOCHK HKD Savings Account / Current Account / Online Banking / Mobile Banking Account, if not, then the Cash Rebate entitlement will be forfeited automatically forthwith.
9. Eligible customers should read and comply with this terms and conditions before participating on this Promotion, and the participation of this Promotion represents terms and conditions are being read and agreed.

(3) Total Relationship Balance Growth Reward

3.1 Total Relationship Balance Growth Reward Terms and Conditions:

- a. The promotion period is from 1 October 2022 to 31 December 2022 (both dates inclusive) ("Promotion Period").
- b. 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 October 2022. In addition, customers must also fulfill all the requirements below:
 - I. Prior to 31 December 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
 - II. 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 September 2022), **and maintaining the designated Total Relationship Balance growth amount in the three months following the**

successful designated account opening or upgrading month:

c.

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 September 2022)	BOC Credit Card Spending Credit ("Free Spending Credit")
Enrich Banking / i-Free Banking	HK\$500,000 – Below HK\$1,000,000	HK\$300
	HK\$200,000 – Below HK\$500,000	HK\$150
	HK\$100,000 – Below HK\$200,000	HK\$100

3.2 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 assets¹ (including Securities², 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 plan³, outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds ("MPFs")⁵; and
 - (ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"⁸.
- 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.



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

² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, US securities, specified Singapore listed securities (The value of the specified

Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

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

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

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

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

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

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

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

⁸ 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.

3.3 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
October 2022	November 2022	January 2023	July 2023
November 2022	December 2022	February 2023	
December 2022	January 2023	March 2023	

- 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 *Private Wealth/ Wealth Management/ Enrich Banking/ i-Free Banking* account within the Promotion Period, he/ she can enjoy the above Reward once only.

3.4 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 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 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.

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

1. 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

2. *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.
3. **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.**



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

(4) Payroll Service Terms and Conditions

4.1 Payroll Service Reward Terms and Conditions

- a. The promotion period is from 1 October 2022 to 31 December 2022 (both dates inclusive) (“Payroll Service Promotion Period”).
- b. Registration period of payroll service is from 1 October 2022 to 31 December 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, 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.

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

- a. The promotion period is from 3 October 2022 to 31 December 2022 (both dates inclusive) (“FX Promotion Period”).
- b. This Exclusive FX Mobile Rewards is only applicable to Enrich Banking and i-Free Banking services customers (“Integrated Banking Services Customers”) of Bank of China (Hong Kong) Limited (“BOCHK”) who fulfilled all of the following requirements (“the “Eligible New to Payroll Customers”):
 - i. fulfilled all the requirements of Payroll Service Reward set in the above terms 4.1, 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 April 2022 to 30 September 2022
- c. Eligible New to Payroll Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the FX Promotion Period, will be entitled to the Exclusive FX Mobile Rewards.

Accumulated Foreign Exchange Amount (HKD equivalent)	Exclusive FX Mobile Rewards for New to Payroll customers
HK\$1,500,000 or above	HK\$2,300
HK\$750,000 to Below HK\$1,500,000	HK\$1,800
HK\$250,000 to Below HK\$750,000	HK\$500

- d. This Rewards is only applicable to (i) conversion of Hong Kong dollars into foreign currency, (ii) conversion of foreign currency into Hong Kong dollars and (iii) cross currency



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conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). This 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 New to Payroll Customer can enjoy this 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\$1,800 Rewards for Foreign Exchange via Mobile Banking" or "Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for 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 July 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 is also non-refundable and not for sale.

4.3 Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 3 October 2022 to 31 December 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 January 2023 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.

4.4 New payroll customers exclusive securities offer:

- i. Promotion period is from 1 October 2022 to 31 December 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 Bank of China (Hong Kong) Limited (“BOCHK”) and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 4.1 Payroll Service Welcome Reward* (“Securities Offer Eligible Customers”).

* It's subject to terms and conditions, please refer to Offer Term Point 4.1 Payroll Service Welcome 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:

- 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 30 June 2023
Within the 4th month to 6th month starting from the date of New	On or before 30



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- 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, 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").
- 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 30 June 2023
Within the 4 th month to 6 th month starting from the date of New US Securities Services opening	On or before 30 September 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, 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.

4.5 Existing Securities customers' brokerage fee offer

- 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 4.1 Payroll Service Reward*. The offer is not applicable to New Securities account opened on or after 1 July 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 4.1 Payroll Service Reward for details.

- The promotion period is from 1 January 2023 until 30 June 2023 (both dates inclusive) ("Existing Securities Customers Promotion Period").
- 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.



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- 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 30 September 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.

4.6 Early Bird Reward Offer: BOC Express Cash Instalment Loan – Tax Season Loan Offer

- 1 For offer details, terms and conditions of the relevant Early Bird Offer with up to HK\$1,000 Cash Rebate, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan or contact our staff.

4.7 BOC Express Cash Instalment Loan – Tax Season Loan Offer / BOC Express Cash Instalment Loan Balance Transfer Terms and Conditions:

1. The promotion period from 1 October 2022 to 31 December 2022 (both dates inclusive) (“Promotion Period”), customers should successfully drawdown the loan on or before 31 January 2023 to be eligible to **BOC Express Cash Instalment Loan - Tax Season Loan / BOC Express Cash Instalment Loan Balance Transfer e-Channel Reward Offer** (“e-Channels Reward Offer”).

1.1 e-Channel Reward Offer:

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

- Successfully submit the application for BOC Express Cash Instalment Loan - Tax Season 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**



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- Apply BOC Express Cash Instalment Loan – Tax Season Loan or BOC Express Cash Instalment Loan Balance Transfer within the Promotion Period, repayment tenor of 24 months or above; **AND**
- Successfully granted for BOC Express Cash Instalment Loan – Tax Season Loan with a loan amount of HK\$50,000 or above or BOC Express Cash Instalment Loan Balance Transfer with a loan amount of HK\$80,000 or above, **AND**
- Submit document via the designated e-Channels.
- e-Channels Reward Offer:

The e-Channel Reward			
Loan Amount (HK\$)	Tenor	BOC Express Cash Instalment Loan - Tax Season Loan (HK\$)	BOC Express Cash Instalment Loan Balance Transfer (HK\$)
\$50,000 - \$79,999	24 months or above	\$100	-
\$80,000 - \$199,999		\$200	\$200
\$200,000 - \$299,999		\$500	\$1,500
\$300,000 - \$399,999			\$2,000
\$400,000 - \$499,999			\$2,500
\$500,000 - \$599,999		\$1,000	\$3,000
\$600,000 - \$699,999			\$3,500
\$700,000 - \$999,999			\$4,000
\$1,000,000 - \$1,499,999		\$2,000	\$8,000
\$1,500,000 or above			\$9,000

- The above reward offer will be directly credited to the BOC repayment account of the Eligible Customers on or before 30 June 2023 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-Channels Rewards Offer requirements, BOCHK reserves the right to cancel the cash rebate without prior notice.

1.2 Payroll Account Reward:

- Eligible Customers have to fulfill all requirements below in order to enjoy the Payroll Account Reward ("Eligible Payroll Account Customers"):
Eligible Payroll Account Customers successfully granted for BOC Express Cash



Instalment Loan – Tax Season Loan with a loan amount of HK\$50,000 or above 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, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK on or before 31 December 2022; AND
 - (ii) start receiving salary within 2 months after register for Payroll Service by “electronic payroll arrangement” or standing instruction of “electronic payroll arrangement” from banks other than BOCHK 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”.
 - Payroll Account Reward up to HK\$1,000 cash rebate:

Payroll Account Reward			
Loan Amount (HK\$)	Tenor	BOC Express Cash Instalment Loan - Tax Season Loan (HK\$)	BOC Express Cash Instalment Loan - Balance Transfer (HK\$)
\$50,000 - \$79,999	24 months or above	\$100	-
\$80,000 - \$199,999			\$100
\$200,000 - \$499,999		\$200	\$200
\$500,000 - \$999,999		\$500	\$500
\$1,000,000 or above			\$1,000

- The Payroll Account Reward will be directly credited to the BOC repayment account of the Eligible Payroll Account Customers on or before 30 June 2023 without prior notice.



The status of the Eligible Payroll Account 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 Early Bird Reward, e-Channels Reward Offer and Payroll Offer are not applicable to existing customers of BOC Express Cash Instalment Loan or existing customers of BOC Express Cash Instalment Loan Balance Transfer and the staff of BOCHK.
- The maximum loan amount for the BOC Express Cash Instalment Loan - Tax Season Loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). The maximum loan amount for the BOC Express Cash Instalment Loan Balance Transfer is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer is subject to change in accordance with the circumstances of individual cases. The instant cash amount up to 12 times your monthly salary constitutes part of the total amount of the approved loan. The cash amount will be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loans. BOCHK will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.
- The quoted interest rate is calculated based on a loan amount of HK\$3,000,000 with repayment tenor of 12 months and monthly flat rate of 0.0754%. The annualised percentage rate ("APR") is 1.68%, without handling fee. (The APR does not include cash rebate) The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, APR, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan - Tax Season Loan / BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff. The credit rating of each customer must fulfill the requirements of BOCHK.
- BOC Express Cash Instalment Loan – Tax Season loan customers can choose for 12, 24, 36, 48 or 60 months repayment period. The maximum repayment tenor for the BOC Express Cash Instalment Loan Balance Transfer is 72 months.



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- In the example of BOC Express Cash Instalment Loan Balance Transfer, assume the credit card outstanding balance is HK\$200,000, an annual interest rate of 30% charged by general credit card and a monthly repayment of all fees and charges billed to the credit card followed by 1.5% of the credit card outstanding balance or HK\$50 (whichever is higher) over 379-months repayment period. The average monthly repayment amount quoted above is calculated based on the first 6 instalments and is rounded to the nearest dollar. The Annualised Percentage Rate (APR) is 35.75%. The total interest expense is HK\$347,764. The BOC Express Cash Instalment Loan Balance Transfer example is calculated on the basis of a loan amount of HK\$200,000, a repayment tenor of 48 months and a monthly flat rate of 0.3068%, and thus the APR is 9.41%, including an annual handling fee of 1%, the total interest expenses are HK\$29,453, 92% less than interest expense incurred from credit card bill.

The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, annualised percentage rates, terms and conditions, please contact the staff. The credit rating of each customer must fulfill the requirements of BOCHK.

- BOCHK reserves the right of final decision on any Loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. The applicant 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 extra documents for further approval purposes. The Loan is subject to the terms set out in the Loan document signed between the Loan applicant and BOCHK.

Early Settlement Fee

- Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of BOC Express Cash Instalment Loan - Tax Season Loan / BOC Express Cash Instalment Loan Balance Transfer.
- BOCHK may at its discretion adjust the early settlement fee at any time. Please note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In

other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/redemption fee and other incurred fee(s)) and unpaid interest. You may visit our website Home > Loan > Personal Loan > BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

Risk Disclosure of Investment as Loan Purpose

- The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. The following are the risk disclosure statements: Customers 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. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.
- BOC Express Cash Instalment Loan - Tax Season Loan and BOC Express Cash Instalment Loan Balance Transfer are the products of the BOCHK
- The above products are subject to the relevant terms and conditions of the BOC Express Cash Instalment Loan and BOC Express Cash Instalment Loan Balance Transfer.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved



APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.

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

- The APR of this promotion is from 1.68% - 35.66%
- The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks for reference use only. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

4.8 Monthly Stocks Savings Plan transaction fee rebate offer

- Promotion period is from 1 October 2022 until 31 December 2022 (both dates inclusive) ("Promotion Period").
- 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 10 January 2023 ("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").
- 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 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.



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- 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.

4.9 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 1 October 2022 to 31 December 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[^] (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 9 January 2023 (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 January 2023; 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)”
- d. [^] Selected Customers includes:
The proposed Policy Owner or proposed Insured is:
 - (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



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(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.

- e. 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).
- f. 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.
- g. 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).
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- m. 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.
- n. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- o. 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.
- p. In case of any dispute, the decision of BOC Life shall be final.
- q. This material is only related to the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.



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- r. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
- s. 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.

About the Deferred Annuity Plans

- **Early Surrender Risk:**

The Deferred Annuity Plans are designed to be held for a long term period. Early surrender, partial withdrawal, reduction or suspension of premium may result in a significant loss of principal.

- Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of the Deferred Annuity Plans does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. The Deferred Annuity Plans' QDAP status is based on the features of the product as well as certification by the Insurance Authority ("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.

- [Applicable to BOC Life Deferred Annuity (Lifetime) only] Supplementary riders are not part of QDAP and the premium paid for such will not be eligible for tax deduction. Supplementary riders are subject to underwriting and corresponding issue age eligibilities. Premiums of such may be changed from time to time.

- **Certification by the Insurance Authority:**

The mere fact that the Deferred Annuity Plans have been certified by IA does not mean that the premiums paid for policies under the Deferred Annuity Plans 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 Deferred Annuity Plans nor does it guarantee the commercial merits of the policy or its performance. It does not mean the Deferred Annuity Plans are suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The Deferred Annuity Plans have 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 Deferred Annuity Plans, 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 Deferred Annuity Plans.

Important Notes:

- The above-mentioned plans and the supplementary riders (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") and Chiyu Banking Corporation



- Limited ("Chiyu Bank") are the major insurance agencies 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 and Chiyu Bank are granted insurance agency licences under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. of BOCHK is FA2855; insurance agency licence no. of Chiyu Bank is FA2899)
 - BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the above-mentioned plans and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
 - The above-mentioned plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
 - BOCHK and Chiyu Bank are the appointed insurance agencies of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK and Chiyu Bank.
 - 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 or Chiyu Bank and the customer out of the selling process or processing of the related transaction, BOCHK or Chiyu Bank 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 directly between BOC Life and the customer.
 - Customers are responsible for the relevant data charges incurred by using BOCHK Mobile/Internet Banking. (if applicable) By using BOCHK Mobile/Internet 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/Internet Banking. (if applicable)

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and 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, policy costs and fees) of the abovementioned plans and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agencies.

(5) Terms and Conditions of BOC Credit Card Offers:

5.1 BoC Chill Card Terms & Conditions of Promotional Offers

Terms and Conditions of New Customer Welcome Offer:

- 1 The promotion period runs from now until 31 December 2022. Only applicant whose BOC Chill Card (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). Eligible Transactions exclude amounts redeemed under 'Instant Reward' 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 is HK\$500 for the Spending Period.

Example:

Card Issuance Date	Spending Period (within the first month and following three calendar months of card issuance)
28 June 2022	28 June 2022 to 30 September 2022
10 December 2022	10 December 2022 to 31 March 2023

3. 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.

Limited Time Offer- Terms and Conditions of Welcome Offer for Existing Customer

4. The promotion period runs from 15 August until 31 December 2022 (both dates inclusive). Only applicant whose BOC Chill Card/BOC Wealth Management Visa Infinite Card (the "Eligible Credit Card") application is approved within the promotion period will be eligible for the welcome offer.
5. Successful Eligible Credit Card applicants are required to make retail transactions with BOC Chill Card (the "Eligible Transactions") within the first month and following two calendar months of card issuance ("Spending Period") (Refer to Example) over

HK\$3,000, it is entitled to get HK\$300 cash rebate. Or successful Eligible Credit Card applicants are required to make retail transactions with BOC Wealth Management Visa Infinite Card (the "Eligible Transactions") within the first month and following two calendar months of card issuance ("Spending Period") (Refer to Example) over HK\$5,000, it is entitled to get HK\$500 cash rebate. Eligible Transactions exclude amounts redeemed under 'Gift Point 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.

Example:

Card Issuance Date	Spending Period (within the first month and following two calendar months of card issuance)
20 August 2022	20 August 2022 to 31 October 2022
10 October 2022	10 October 2022 to 31 December 2022

- Should BOC Chill Card and BOC Wealth Management Visa Infinite Card be successfully approved within the promotion period, the cardholder will be entitled to both gifts .

Generic Terms and Conditions of Welcome Offer:

- Only Eligible Transactions posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
- 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.
- 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.
- 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



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details recorded on the credit card sales slip, the Company record shall prevail.

12. 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.
13. 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 without prior notice.
14. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
15. **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.**
16. 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.
17. 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.
18. In case of any dispute(s), the decision of the Company shall be final.
19. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.
20. 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 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 samsung.com/hk/samsungpay/#samsung-pay.

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

Terms and Conditions of Online Application Extra Welcome Gift:



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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 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 Private Card, 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 at its sole discretion without prior notice.
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.

General Terms and Conditions:

1. The promotion period is from now to 31 December 2022 (based on transaction date) ("Promotion Period").
2. The promotion is only applicable to the "BOC Chill Card" ("Eligible Credit Card") issued by BOC Credit Card (International) Co., Ltd. ("The Company") in Hong Kong. To be eligible for the offers, the BOC Chill Card Cardholder ("Eligible Customer") must settle full payment with his/her BOC Chill Card.



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3. Cash rebate reward accrual is counted on a calendar month basis, starting from the first day of the month until the last day of the month. Cash rebate awarded will be rounded to the nearest dollar where appropriate. All transactions will be counted based on the transaction date and must be posted on or before 7 January 2023.
4. The cash rebate will be credited to the Eligible Credit Card account automatically within 3 months after each settlement. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the cash rebates are being awarded will be eligible for the cash rebate. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the cash rebate entitlement will be forfeited automatically forthwith.
5. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total cash rebate under the same credit card account.
6. The cash rebate is based on the net spending amount, which means the final amount charged to the Credit Card, and the use of any discount offers and cash vouchers will not be taken into account.
7. Cash rebate is not applicable to transactions made with Alipay HK and WeChat Pay, amount redeemed under "Instant Reward" transactions, Cash Advances, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills), transactions via online banking bill payment, online payment system payments to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments and stock monthly contribution), casino and gambling transactions, transactions for charity donations and to non-profit organisations, person to person (P2P) fund transfers via mobile device/app/electronic platforms, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time.
8. The Company may from time to time at its sole discretion define the meaning of "Eligible Transactions", designated spending categories and merchant list, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the above-mentioned designated categories.
9. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the cash rebate.
10. If an Eligible Transaction is cancelled subsequent to the offer of the cash rebate, cardholders will have to return to The Company the cash rebate being awarded. The Company reserves the right to debit the HKD card account with the cash rebate awarded without prior notice.
11. 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.



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12. The cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges 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.

“Unlimited 0.4% Cash Rebate” Terms and Conditions :

13. Within the Promotion Period, all eligible local and overseas retail purchases in local or foreign currencies (for ineligible transactions, refer to Clause #7) ("Eligible Transactions") made with an Eligible Credit Card will entitle the Eligible Customer to a 0.4% cash rebate without upper limit.

“Overseas, Online Spending and Mobile payment 5% Cash Rebate” Terms and Conditions :

14. Within the Promotion Period, all Eligible Overseas Retail Spending (refer to Clause #20), Eligible Online Transactions (refer to Clause #21) and/or Eligible Mobile Payment Transactions (refer to Clause #22) ("Eligible Overseas, Online and Mobile Payment Transactions") made with an Eligible Credit Card entitles the Eligible Customer to a 5% cash rebate. The 5% cash rebate includes the 0.4% cash rebate from the “Unlimited 0.4% Cash Rebate” and an extra 4.6% cash rebate.
- 14.1 Eligible Overseas Retail Spending refer to retail spending made at overseas merchants (whether physical or online) with original sales slips or official payment records made.
- 14.2 Eligible Online Transactions refer to the retail spending conducted via online channels, regardless of the transaction country or currency. The transaction amount will be based on the amount in Hong Kong Dollars after conversion posted in the credit card statement.
- 14.3 Eligible Mobile Payment Transactions include retail transactions made through Apple Pay, Google Pay and Samsung Pay.
- 14.4 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 or other losses 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 Overseas, Online and Mobile Payment Transactions.
- 14.5 Apple Pay is a trademark of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to 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. Huawei Pay is a trademark of Huawei and has been submitted for trademark registration in China and other countries/regions. For compatible devices and more details about Huawei Pay, please refer to the website of Huawei Pay. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsung-pay.

“Chill merchant 10% Cash Rebate” Terms and Conditions :

15. Within the Promotion Period, Eligible Customers who make retail purchases at selected local and online merchants (“Chill Merchants”) with an Eligible Credit Card (“Eligible Merchant Transactions”) can enjoy a 10% cash rebate. The 10% cash rebate includes the

0.4% cash rebate from the “Unlimited 0.4% Cash Rebate” and an extra 9.6% cash rebate. For the list of Chill Merchants, please refer to www.bochk.com/s/a/chill.

- 15.1 Eligible Transactions and eligible merchant codes shall be determined at the sole and absolute discretion of The Company. The Company has no obligation to clarify which transactions are eligible for the Promotion before the transactions are made.
 - 15.2 Chill Merchants are defined according to the merchant names, spending categories, merchant codes and transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited or the merchant's acquiring bank. Only transactions supported by official payment records and made at Chill Merchants are considered as Eligible Merchant Transactions for the reward. Transactions made at designated merchants via e-wallets are not eligible for the reward. The Company reserves the right to add, amend or remove any Chill Merchants at any time.
 - 15.3 All products, services and information related to this promotion are directly sold and supplied to customers by the merchants who are solely responsible for all related obligations and liabilities.
16. “Overseas, Online Spending and Mobile payment 5% Cash Rebate” and “Chill Merchant 10% Cash Rebate” cannot be used in conjunction. Cash rebate will be calculated based on the higher rebate ratio when an Eligible Customer fulfils the spending requirement for “Overseas, Online Spending and Mobile payment 5% Cash Rebate” and “Chill Merchant 10% Cash Rebate” at the same time.
17. For cash rebate details of “Unlimited 0.4% Cash Rebate”, “Overseas, Online Spending and Mobile payment 5% Cash Rebate” and “Chill Merchant 10% Cash Rebate” of each credit card account, please refer to the below table:

	Rebate from “Unlimited 0.4% Cash Rebate”	Extra cash rebate of related eligible transactions	Total rebate
“Overseas, Online Spending and Mobile payment 5% Cash Rebate”	0.4%	4.6%	5%
“Chill Merchant 10% Cash Rebate”	0.4%	9.6%	10%
Maximum rebate (HK\$)	Unlimited	\$150	

18. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any awarded cash rebate from the related card account without prior notice. The Company also reserves the right to cancel the respective credit card account and/or take such legal actions as may be necessary.
19. The Company reserves the right to change, suspend or terminate the offer or amend the terms and conditions at its sole discretion.
20. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification



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at any time during or after the promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

21. No person other than the cardholder and The company will have any rights under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
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 and apply.

Terms and Conditions for "Buy Now and Pay by Installments Later - 3-month Installments Handling Fee rebate":

1. The promotion period for "Buy Now and Pay by Installments Later - 3-month Installments Handling Fee rebate" starts from the first month and following three calendar months of card issuance (the "Promotion Period") and only applicable to BOC Chill Card issued in Hong Kong (the "Eligible Credit Card").
2. Cardholders who log in internet or mobile banking and successfully apply 3-month installment with the Eligible Credit Card during the Promotion Period can enjoy handling fee rebate. Eligible spending refers to accumulated HK\$1,000 or above retail spending, balance transfer, online bill payment and "JET payment" transactions posted in your current monthly statement which are not yet due. "Statement Installment" is not applicable to transactions related to the purchase of casino chips, cash installment, cash advance, cash before card service, balance brought forward from the preceding monthly statement, interest free installment plan effected at merchant outlets, other approved installment plans, and other transaction categories designated by the Company from time to time. The minimum installment amount for "Statement Installment" is HKD1,000 or the amount specified by the Company from time to time. The installment amount cannot exceed the cardholder's credit limit.
3. Cardholder applying for "Statement Pay by Installment" Plan ("Statement Installment") agrees to be bound by the Terms and Conditions for "Installment Programs" (Please visit "Customer Services" page of BOC Credit Card website, under "Important Documents and Forms", for the relevant Terms and Conditions) and this Important Note upon application. Should there be any inconsistency, the latter shall prevail to the extent of such inconsistency.
4. Cardholders shall pay the preferential Monthly Handling Fee and/or Upfront Administration Fee, depending on the offer of the respective promotion. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates ("APR") will be shown on the "Statement Installment" transaction screen of "iService" of BOC Credit Card (International) Limited (the "Company"). The cardholders may call BOC Credit Card designated hotline 2929 2228 for enquiry. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice.
5. The Company may at its absolute discretion determine the Monthly Handling Fee, Upfront Administration Fee and the installment amount. The Company reserves its absolute right to approve or reject any application for the "Statement Installment" without assigning any reason.
6. The relevant handling fee will be deducted from respective account upon confirmation first and it will be credited as cash rebate afterwards.



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7. If full payment of the outstanding Current Balance as stated in the Statement is received by the Company on or before the Due Date, no interest shall be payable by the Applicant, otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the Credit Card Agreement/ User Agreement ("Agreement"). All Monthly Installments, the Upfront Administration Fee (if any), the Early Repayment Administration Fee and charges (if any) shall be debited to the Account, for the Statement Installment Program as retail spending transaction made by the Applicant and accordingly the provisions in the Agreement relating to interests, finance charge and other fees applicable to retail spending transactions (where appropriate) shall apply. Interest, finance charges or other fees may be chargeable in respect of the Installment Programs and the annualized percentage rate thereof will be shown in the relevant promotional materials and/or the application form.
8. The Monthly Installment (including Monthly Handling Fee) and/or, Upfront Administration Fee (if any) will be charged to the relevant card account. The said fee will depend on the installment amount, repayment period and the account status. The said fee for the cardholders and the annualized percentage rates ("APR") will be shown on the "Statement Installment" transaction screen of "iService" of BOC Credit Card (International) Limited (the "Company"). The cardholders may call BOC Credit Card designated hotline 2929 2228 for enquiry. The APR is calculated in accordance with the guidelines laid down in the Code of Banking Practice.
9. An APR is a reference rate which includes the basic fees and charges of this product expressed as an annualised rate.
10. If the cardholders apply for "Statement Installment" via "iService" of the Company,
 - a) application for the "Statement Installment" must be submitted at least three working days (excluding Saturday, Sunday and public holiday) before the payment due date of the statement via "iService". Late application will not be processed;
 - b) application for "Statement Installment" made at or before 5:00pm (Hong Kong time) every day will be processed on the same day. Any instruction made later than these given times will be processed on the next day; and
 - c) cardholders will be notified by email one day after the submission date if the application for "Statement Installment" is processed successfully. Cardholders can check out the transaction status via the "Transaction Enquiry" under the "Statement Installment" section in "iService".
11. If a cardholder chooses to repay prematurely, the balance of the outstanding Monthly Installments (including the Monthly Handling Fee), and the Upfront Administration Fee (if any) (if not yet debited) shall be due immediately. In addition, the cardholder is liable to pay an Early Repayment Administration Fee HKD300 (applicable to HKD "Statement Installment") or CNY300 (applicable to CNY "Statement Installment"). All of them will be charged to the relevant card account accordingly.
12. The "Statement Installment" is not applicable to accounts in breach of the Agreement, being cancelled or with a past due record.
13. All approved "Statement Installment" applications are irrevocable.
14. The Company reserves the right to change, suspend or terminate the promotion offer or to amend its terms and conditions at its sole discretion anytime. All matters and disputes will be subject to the final decision of the Company.
15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these important notes, the Chinese version shall prevail.



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

5.2 BOC Taobao World Mastercard Terms and Conditions:

Welcome Offer:

1. The promotion period runs from now until 31 December 2022. Only applicant whose "BOC Taobao World Mastercard" (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). 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 without prior notice.
11. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
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**



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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.

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

Terms and Conditions of Online Application Extra Welcome Gift:

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



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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 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 at its sole discretion without prior notice.
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.



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Terms and Conditions of Promotional Offers for BOC Taobao World Mastercard :
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. BOC Credit Card (International) Co., Ltd. ("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.
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 without prior notice. The Company also reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.



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6. Transaction is subject to the terms and conditions specified by Taobao and AlipayHK. Please visit Taobao webpage world.taobao.com and AlipayHK webpage 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 without prior notice. The Company also reserves its right to cancel the respective credit card account



and/or take such legal actions as may be necessary.

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

5.3 BOC Dual Currency Card Terms and Conditions of Promotional Offers

Welcome offer:

1. The promotion period runs from now until 31 December 2022. Only applicant whose BOC Dual Currency Card (including BOC Dual Currency Diamond Card and BOC Dual Currency Platinum Card) (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 BoC Pay, UnionPay App, Apple Pay, Huawei Pay) ("Mobile Payment Transactions") within the first month and following three calendar months of card issuance ("Spending Period")(Refer to Example). 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 is 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. HKD&RMB spending will be combined for transaction amount calculation for BOC Dual Currency Card and every RMB ¥1 will be calculated as HK\$1.
4. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.



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5. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to UnionPay International 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 without prior notice.
11. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
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**



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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. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

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

Terms and Conditions of Online Application Extra Welcome Gift:

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



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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 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 at its sole discretion without prior notice.
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.

(6) Preferential RMB & FX Time Deposit Offer:

- a. The promotion period is from 3 October 2022 to 31 December 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 Time Deposit Principal x [(Prime Rate* -2.50%) -Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. Days in a Year
 - ii Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/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 3 October 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	Enrich Banking / i-Free Banking	
	7 days	1 month
RMB	10.50%	3.50%
GBP, AUD, NZD	11.00%	2.00%
CAD	11.00%	2.30%
USD	6.00%	2.00%

- 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 Securities offers

7.1 \$0 brokerage fee offer for selling odd lots and Monthly Stocks Savings Plan transaction fee rebate offer:

Promotion period is from 1 October 2022 until 31 December 2022 (both dates inclusive) ("Promotion Period").

1. \$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 31 March 2023.
- 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.

2. Monthly Stocks Savings Plan transaction fee rebate offer:

- 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 10 January 2023 ("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”).

- 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 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.
- 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.
- If an Eligible Monthly Stocks Savings Customer terminates the Monthly Stocks Savings Plan or is unable to make contribution within 6 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.
- 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. BOC Credit Card Gift Points:


- 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	1 to 12 months	13 to 24 months	Over 24 months
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Contribution			
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		

- The above Gift Points Conversion Rate is subject to BOCHK's announcement from time to time.
- The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing  logo, 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. 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".

Important Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from



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the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.

- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to the manual processing of odd lot orders, there is no definite range of price difference between the odd lots and the board lots. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with a share quantity equal to or exceeding one board lot of the stock will be rejected.
- The quantity of odd lot stocks can be accumulated to reach one board lot in securities account. However, BOCHK Mobile Banking and Internet Banking do not provide the service of splitting one board lot stocks into odd lots for stocks selling.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

7.2 Young customers enjoy open new securities brokerage fee offer:

- Promotion period is from 1 October 2022 to 31 December 2022 (both dates inclusive) ("Promotion Period").
- The offer is only applicable to personal customer who open single-name securities account via 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").
- Open new securities brokerage fee 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 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 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 120th 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 30 June 2023
Within the 4th month to 6th month starting from the date of New Securities Account opening	On or before 30 September 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 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 Promotion Period and do not have any single-name 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 120th 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 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 30 June 2023
Within the 4th month to 6th month starting from the date of New US Securities Services opening	On or before 30 September 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 Integrated Account Services, and still receive salary through payroll account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

(8) Terms and Conditions of Funds promotion offers:

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

Terms and Conditions:

1. The promotion period is from 3 October to 31 December 2022 (both dates inclusive) ("the promotion period").
2. New investment fund customers refer to i) Bank of China (Hong Kong) Limited ("BOCHK") customers who did not have any investment fund holdings and transactions in the past 12 months (i.e. from October 2021 to September 2022), or ii) BOCHK customers who opened their investment fund accounts on or after 3 October 2022 ("Eligible Customers").
3. During the promotion period, eligible customers can enjoy 0% fund subscription fee on the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) ("Eligible Subscription") ("Subscription Fee Reduction"). There is no cap of investment fund subscription fee amount for this offer.
4. 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, and v) transactions made via "Smart Invest".
5. 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.
6. **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 9.**
7. **Every Eligible Customers is only entitled to the offer once during the Promotion Period.**
8. 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.
9. 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



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on or before 31 March 2023 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.

10. 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.

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

- a. The promotion period is from 3 October to 31 December 2022 (both dates inclusive) ("the promotion period").
- b. The offer is applicable to Personal Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
- c. During the promotion period, eligible customers can enjoy 0% fund subscription fee of the first investment fund subscription made via Smart Invest ("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of investment fund subscription fee amount for this offer.
- d. The subscription fee offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
- e. The subscription fee offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking 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 subscription fee reduction amount to the Eligible Customers as defined in the following Term i.
- g. Every Eligible Customers is only entitled to the offer once during the Promotion Period.
- h. If Eligible Customers enjoy the offer during the promotion period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 March 2023 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 3 October 2022 to 31 December 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



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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 January 2023 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.
- f. The bank reserves the right to amend and/or without any Plans and/or any of the above terms and conditions at its discretion.
- g. In case of any disputes, the decision of the Bank shall be final.



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- h. In case of any inconsistencies between Chinese version and the English version of this promotional material, the Chinese version shall prevail.

Terms of Investment Funds Transfer-In Reward:

- 1) The promotion period of the offer is from 3 October to 31 December 2022 (both dates inclusive) ("Promotion Period").
- 2) The offer is applicable to customers of Bank of China (Hong Kong) Limited ("BOCHK").
- 3) Customers who (i) successfully submits an investment fund transfer-in application during the promotion period; and (ii) successfully places the stated investment fund transfer from other financial institution(s) into their Investment Fund account in BOCHK on or before 31 January 2023, will be eligible to receive the cash reward (the "Eligible Customers").
- 4) Eligible Customers who transfer-in an accumulated amount of investment fund of every HK\$200,000 (or equivalent) will be eligible to receive HK\$500 cash reward (the "Transfer-In" Reward). The maximum amount of the Transfer-In Reward is HK\$10,000.
- 5) Only open-ended investment fund distributed by BOCHK are eligible to this offer. BOCHK has the sole and full discretion to decide whether the investment fund concerned may be transferred into BOCHK and whether the transfer transaction is eligible to the offer. For more information on which investment funds are eligible, please contact our Customer Relationship Manager.
- 6) BOCHK only accepts investment fund transferred from account(s) held in other financial institution(s) by the same Eligible Customers using the same name. The account holder name of the investment fund being transferred from other financial institution(s) must be as same as the Investment Fund account holder's name as registered in BOCHK.
- 7) The amount of the Transfer-In Reward which Eligible Customers can enjoy is calculated based on the amount of eligible investment fund being transferred-in to their BOCHK Investment Fund account during the promotion period (the "Accumulated Amount"). The accumulated amount is calculated based on the unit price of the investment fund on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.
- 8) If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before 30 April 2023, the Transfer-In Reward should be deducted in proportion to the respective transferred-out amount. BOCHK reserves the right to deduct the Transfer-In Reward amount, which was given to the Eligible Customers, directly from their accounts without prior notice.
- 9) The Transfer-in Reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Customers on or before 30 April 2023, and Eligible Customers should hold a valid BOCHK Investment Fund account at the time when the Transfer-in Reward is deposited, otherwise the reward will be forfeited.
- 10) 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.

(9) Terms of Foreign Exchange promotion offers:

Foreign Exchange \$200 Welcome Reward via Mobile Banking ("FX Welcome Reward"):

- a. The promotion period is from 3 October 2022 to 31 December 2022 (both dates inclusive)



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- (“Promotion Period”).
- b. This Reward is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) Private Wealth, Wealth Management, 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 April 2022 to 30 September 2022. (the “Eligible FX Customers”).
 - c. The Eligible FX Customers will be entitled to HK\$200 welcome reward 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 Reward”).
 - d. The FX Welcome Reward 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 Reward 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 Reward and “Up to HK\$1,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for New to Payroll Customers” or “Up to HK\$2,300 Exclusive Reward for Exchange via Mobile Banking for New to Payroll Customers” can be enjoyed concurrently.
 - h. The Reward will be deposited to the relevant account upon verification of record by BOCHK, the reward 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 July 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 Reward is deposited, otherwise the reward will be forfeited.
 - j. The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Terms of Up to HK\$1,800 Rewards for Foreign Exchange via Mobile Banking:

- a. The promotion period is from 3 October 2022 to 31 December 2022 (both dates inclusive) (“Promotion Period”).
- b. This FX Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) Private Wealth, Wealth Management, 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 April 2022 to 30 September 2022. (the “Eligible FX Customers”).
- c. Eligible FX Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and

reached the designated accumulated foreign exchange transactions amount ("Accumulated Foreign Exchange Amount") during the Promotion Period, will be entitled up to HK\$1,800 FX Rewards ("FX Rewards").

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$1,800
HK\$750,000 to Below HK\$1,500,000	HK\$1,300
HK\$250,000 to Below HK\$750,000	HK\$500

- d. The FX 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 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 Rewards once only.
- g. This FX Rewards and "Foreign Exchange Welcome Rewards" can be enjoyed concurrently, but cannot be used in conjunction with "Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers" or "Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers".
- h. The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the FX 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 July 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 Rewards is deposited, otherwise the rewards will be forfeited.
- j. The FX rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Terms of Foreign Exchange Pips Offer:

- a. The promotion period is from 1 October 2022 to 31 December 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	Enrich Banking	i-Free Banking
EUR, GBP	30 pips	-
USD, AUD, NZD, CAD, JPY	10 pips	-
RMB (only applicable to	10 pips	10 pips



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

(10) Digital Mortgage Application Offer - Preferential interest rate and extra HK\$400 BoC Pay merchant 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 October 2022 to 31 December 2022 (both dates inclusive, the "Promotion Period"); and i) if such mortgage loan is successfully drawn, ii) bind their BoC Pay with BOC UnionPay Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account ("BoC Pay") for receiving BoC Pay merchant e-Coupons, iii) plus complete any 2 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 or login to BOCHK Internet Banking / Mobile Banking successfully on or before 30 April 2023 (collectively named "Eligible Customers"), can enjoy the preferential interest rate and 4 BoC Pay merchant e-Coupons with value of HK\$100 each, in total HK\$400 BoC Pay Merchant e-Coupons (collectively named "Merchant e-Coupons").

*Customers register for Payroll Service via any branches, Mobile Banking, 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 spaces, industrial and commercial properties.
- d. 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.
- e. Each Eligible Customer can only receive the e-Coupon once within the Promotion Period on the basis of the redemption record by BOCHK.
- f. The Merchant e-Coupons will be distributed to the BoC Pay account of the Eligible Customers on or before 31 July 2023. The Merchant e-Coupons will be stored in the BoC Pay account of the Eligible Customers (choose "Coupons" > "My Coupons").
- g. BOCHK and/or BOC Credit Card (International) Ltd (the "Card Company") will not redistribute nor accept any liabilities if Eligible Customers failed to install and/or bind the BoC Pay Mobile Application with a BOC UnionPay Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account, resulting in the inability to receive or use the Merchant e-Coupons during the entire Promotion Period and at the time the BoC Pay Merchant e-Coupons are being awarded.
- h. The Eligible Customers can get a HK\$100 instant discount with the e-Coupon at the designated merchants' physical shops in Hong Kong upon single net spending of HK\$101 or above by scanning the QR code on the Merchant e-Coupon, with the transaction being made via UnionPay network. For details on the usage of Merchant e-Coupons, please enquire designated merchants' staff.
- i. Each BoC Pay Merchant e-Coupon is valid for 6 months upon distribution. Eligible



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Customers must use the Merchant e-Coupons on or before the Merchant e-Coupons expiry date which is shown on each Merchant e-Coupon. Only 1 Merchant e-Coupon can be applied in each transaction. Eligible Customers must state the intention to pay with BoC Pay and click to use the Merchant e-Coupons before payment.

- j. Each Merchant e-Coupon can only be used once only and cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Merchant e-Coupons can only be used to offset retail spending and cannot be used to offset any cash advances, finances charges or outstanding balance incurred.
- k. The Merchant e-Coupons will be invalid immediately once used. In case of refund and/or return, only the amount paid by the customers will be returned, excluding the amount of Merchant e-Coupons.
- l. Eligible Customers must still hold a valid mortgage account when BOCHK distributing the Merchant e-Coupons, otherwise the Merchant e-Coupons will be forfeited.
- m. The Merchant e-Coupons are provided by UnionPay International Co., Ltd. (the "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.
- n. Customers are responsible for the data charges of using and/or downloading the BoC Pay Mobile Application imposed by their service providers.
- o. Please download the BoC Pay Mobile Application from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policies posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About>Related Terms & Conditions>Terms and Conditions for BoC Pay. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are the trademarks of Apple Inc., registered in US and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- p. BOCHK and/or the Card Company and/or Union Pay International are not the providers of the goods and services of the Designated Merchants. Any enquiries or disputes relating to the good and the services should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or Union Pay International accept no liabilities for the quality of or any other matters relating to the goods, food, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, food, products and services.
- q. Merchant e-Coupons are limited and available while stock lasts. In case the Merchant e-Coupons are out of stock or unavailable, BOCHK and/or the Card Company reserve the right to substitute the Merchant e-Coupons with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Merchant e-Coupons provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other

gift items.

- r. 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.

Mortgage loan cash rebate reward:

- a. Customers who apply for the BOCHK mortgage loan during the period from 1 October 2022 to 31 December 2022 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 30 April 2023, 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.

Digital Application Offer - Important notes for Premier Home Comprehensive Insurance

- a. The Premier Home Comprehensive Insurance Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- b. 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)
- c. 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.
- d. 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.
- e. 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.
- f. 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.
- g. BOCG Insurance reserves the right to amend or withhold any terms and conditions without prior notice. In case of any disputes, BOCG Insurance's decision shall be final.
- h. 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.
- i. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance



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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).

- j. 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.

(11) Terms and Conditions of "Refer Friends" Promotion

1. Promotion period is from 1 November 2022 to 31 December 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 31 March 2023, 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 1 November 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
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

- The above offers are only applicable to personal banking customers.
- 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.
- 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 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 is not the supplier of the coupon. Any enquiry or complaint about such coupon should be directed to the relevant suppliers. BOCHK 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.
- 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 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.
- If the coupon is lost or damaged, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupon.
- 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.
- 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.

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

Risk Disclosure:

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

Risk Disclosure of Securities

Trading Risk of Securities Trading

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of Securities Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.



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

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 – 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,



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