



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 3 January 2023 until 31 March 2023, both dates inclusive ("Promotion Period").
2. This offer is only applicable to personal banking customer who do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 3 January 2023, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").
3. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a 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 below preferential time deposit interest rate offer:

Currency	Preferential Time Deposit Interest Rate (p.a.)	Designated Promotion Codes
HKD	4.8%	BBANEWHKD

4. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.
5. Each Eligible Customer can only enjoy the HKD "Mobile Account Opening Time Deposit" once and the maximum deposit amount for each Eligible Customer is HK\$100,000.

General Terms:

- Time deposits should be set up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. **For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
- **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:**
 1. **Time Deposit Principal x [(Prime Rate* -2.50%) - Time Deposit Interest Rate] x**



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No. of Days due to Maturity/Total No. of Days in a Year

2. **Time Deposit Principal x (Inter-Bank Offer Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**

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

- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 3 January 2023 by BOCHK and is for reference only. The preferential interest rate is a one off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion.
- Offer is limited, first come first served and available while quota lasts. In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
- The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.
- By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.
- Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.

(2) 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 3 January 2023 to 31 March 2023 (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") and maintain designated amount or above of "Total Relationship Balance" of the relevant Integrated Banking Services within the Promotion Period, as well as fulfill all requirements below ("Eligible Customer (s)") to receive HK\$50 cash rebate ("Cash Rebate"), each Eligible Customer can enjoy this Cash Rebate once within the Promotion Period:
 - i. New customers do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single



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name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 3 January 2023; 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 3 January 2023, and;

- ii. Aged 18 to 35 on the day of account opening/ upgrade (aged 18 and 35 inclusive), and;
- iii. Fulfill one of the requirements below within the Promotion Period:
 - Register for the BOCHK payroll service (“Payroll Service”)
 - Register FPS with mobile number, email address or FPS ID via Mobile Banking
 - Successfully apply BOC Chill Card
 - Successfully bind BoC Pay
 - 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, mutual fund payments, stock monthly contribution and property purchasing), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions.
5. Any fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be deemed as Eligible Online or Mobile Spending Transaction and will be disqualified from this Promotion.
6. The quota for this Promotion is limited, 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 31 May

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 January 2023 to 31 March 2023 (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 Bank of China (Hong Kong) Limited (the “Bank”/“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 January 2023. In addition, customers must also fulfill all the requirements below:
 - i. Prior to 31 March 2023, customers have to maintain:
 - a valid BOCHK Mobile Banking account, 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 December 2022), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

Integrated Account Services	Total Relationship Balance Growth Amount (comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of December 2022)	BOC Credit Card Spending Credit ("Free Spending Credit")
Enrich Banking / i-Free Banking	HK\$500,000 – Below HK\$1,000,000	HK\$388
	HK\$200,000 – Below HK\$500,000	HK\$288
	HK\$100,000 – Below HK\$200,000	HK\$188

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.

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



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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
January 2023	February 2023	April 2023	October 2023
February 2023	March 2023	May 2023	
March 2023	April 2023	June 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 *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.**
- 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**



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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 January 2023 to 31 March 2023 (both dates inclusive) ("Payroll Service Promotion Period").
- b. **Registration period of payroll service is from 1 January 2023 to 31 March 2023. (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 BOCHK, and (i) register for Payroll Service via any branch, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Service Promotion Period; AND (ii) start receiving salary by "electronic payroll arrangement" or a newly set up "single standing instruction" (not including the standing instruction originating from BOCHK) via payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until relevant reward is credited; AND (iii) have not registered for and/or taken up BOCHK's Payroll Service in the past 3 months (not including the registration month) ("Eligible Customers of Payroll Service"); AND (iv) have taken up Enrich Banking and i-Free Banking ("Integrated Account Service").
- d. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and / or other funds) of which the amount should reach HK\$10,000 or above.
- e. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through BOCHK's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- f. BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".



- 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.

4.2 Payroll Mobile Reward

- a. The promotion period is from 1 January 2023 to 31 March 2023 (both dates inclusive) (“Payroll Mobile Reward Promotion Period”).
- b. Payroll Mobile Reward is only applicable to Enrich Banking customers.
- c. Customers can only enjoy Payroll Mobile Reward HK\$300 BOC Credit Card Free Spending Credit (“Free Spending Credit”) by meeting all the requirements of Payroll Service Reward set in the above Term 4.1, and successfully complete any one of the following items via the BOCHK mobile banking app (name: BOCHK 中銀香港) during Payroll Mobile Reward Promotion Period (“Eligible Payroll Mobile Reward Customers”):
- i. Buy or sell stocks (including buying or selling Hong Kong stocks, China A share and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR
 - ii. Foreign Currency Exchange (HK\$1,000 or above or its equivalent in other currencies, including conversion of Hong Kong dollars into foreign currency, conversion of foreign currency into Hong Kong dollars, cross currency conversion); OR
 - iii. Placing Flexi-Time Deposit (HK\$10,000 or above or above or its equivalent in other currencies); OR
 - iv. Successfully enroll in a qualifying deferred annuity plan: BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”); OR
 - v. Successfully submit the application for BOC Express Cash Instalment Loan - Tax Season Loan or BOC Express Cash Instalment Loan Balance Transfer and successfully drawdown the loan on or before 30 April 2023; OR
 - vi. Successfully granted with BOC Visa Infinite Card (Including BOC Visa Infinite Card and Wealth Management Visa Infinite Card) or BOC Chill Card.
- d. Payroll Mobile Reward will be distributed as BOC Credit Card Free Spending Credit (“Free Spending Credit”) to Eligible Payroll Mobile Reward Customers. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Reward Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
January 2023 to February 2023	On or before 30 June 2023
March 2023 to May 2023	On or before 30 September 2023



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

Important Notes

- The Deferred Annuity Plans is underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Detailed terms and conditions are subject to the official policy document issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, premium adjustment, termination conditions, inflation risk, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial

Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly BOC Life and the customer. BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

- This promotion material is for reference on the key product features of this Plan and is intended to be distributed in Hong Kong only. You are advised to read in conjunction with the product leaflet of this Plan. Please refer to the product leaflet, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the Plan.

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

- a. The promotion period is from 1 January 2023 to 31 March 2023 (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 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 July 2022 to 31 December 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 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\$2,000 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 October 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.

4.4 New payroll customers exclusive securities offer:

- i. Promotion period is from 1 January 2023 to 31 March 2023 (both dates inclusive) (“Securities Offer Promotion Period”).
- ii. The offer is only applicable to personal customers who open new single-name securities accounts with BOCHK and fulfill all the requirements of Payroll Service Welcome



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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.

Period of buying and selling Hong Kong stocks / A shares	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4th month to 6th month starting from the date of New Securities Account opening	HK\$30,000

- 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:



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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 September 2023
Within the 4th month to 6th month starting from the date of New Securities Account opening	On or before 31 December 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, 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.



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Period of buying and selling US stocks	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4th month starting from the date of New Securities Account opening	HK\$30,000

- 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 September 2023
Within the 4th month to 6th month starting from the date of New US Securities Services opening	On or before 31 December 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

- a. The offer is only applicable to personal customers who maintain sole name securities accounts with BOCHK and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 4.1 Payroll Service Reward*. The offer is not applicable to New Securities account opened on or after 1 October 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.

- b. The promotion period is from 1 April 2023 until 30 September 2023 (both dates inclusive) ("Existing Securities Customers Promotion Period").
- c. Eligible Existing Securities Customers who successfully buying/selling securities listed



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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.

- d. The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Existing Securities Customers should pay the brokerage fee of buying/selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Existing Securities Customers on or before 31 December 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 BOC Express Cash Instalment Loan – Tax Season Loan Offer/ BOC Express Cash Instalment Loan Top up / BOC Express Cash Instalment Loan Balance Transfer Terms and Conditions:

- a. The promotion period from 1 January 2023 to 31 March 2023 (both dates inclusive) (“Promotion Period”)
- b. Customers should successfully submit the application for BOC Express Cash Instalment Loan - Tax Season Loan (“**Tax Season Loan**”) or BOC Express Cash Instalment Loan Top up (“**Loan Top-up**”) or BOC Express Cash Instalment Loan Balance Transfer (“**Balance Transfer**”) within the Promotion Period and successfully drawdown the loan



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on or before 30 April 2023 with repayment tenor of 36 months or above can enjoy respective cash rebate listed in below table:

Loan Amount (HK\$)	Cash Rebate for Tax Season Loan / Loan Top-up (HK\$)	Cash Rebate for Balance Transfer (HK\$)
\$50,000-\$79,999	\$200	\$888
\$80,000-\$199,999	\$400	
\$200,000-\$499,999	\$800	\$3,888
\$500,000-\$999,999	\$1,200	\$13,888
\$1,000,00 or above	\$2,800	\$23,888

- c. For customers who fulfilled the requirements described in Clause b, if his/her already registered for Payroll Service by the Promotion Period or submit the application with Gift Code listed on specific promotion materials within the Promotion Period, he/she is entitled to an extra HK\$100 cash rebate.
- d. The above reward offer will be directly credited to the BOC repayment account of the eligible customers on or before 30 September 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 Tax Season loan or Loan Top-up or Balance Transfer when BOCHK credits the cash rebate. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice.
- e. The above offers are not applicable to the staff of BOCHK.
- f. The BOC Express Cash Instalment Loan Top-up Service is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a Loan Top-up if a minimum of three instalment is made and a punctual repayment record is maintained. Customers will be notified of the relevant approved APR upon the Loan Top-up approval. BOCHK shall settle the outstanding amount of the existing loan incurred by the Loan Top-up will be deducted from the Top-up amount disbursed. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal to interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
- g. The maximum loan amount for the Tax Season loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). The minimum Loan Top-up amount is HK\$5,000 and the maximum Loan Top-up amount with outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the 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 Installment



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.

h. Tax Season Loan or Loan Top up customers can choose for 12, 24, 36, 48 or 60 months repayment period. The maximum repayment tenor for Balance Transfer is 72 months.

i. Example:

In the example of Tax Season Loan:

The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0754%. The annualised percentage rate ("APR") is , without handling fee.

ii. In the example of Loan Top-up:

The quoted interest rate is calculated based on a loan amount of HK\$1,000,000 with repayment tenor of 12 months and monthly flat rate of 0.1229%. The annualised percentage rate ("APR") is 4.68%, including an annual handling fee of 1%.

iii. In the example of Balance Transfer:

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, APR, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> Instalment Loan / Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ 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.

- j. 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.

General Terms of BOC Express Cash Instalment Loan – Tax Season Loan Offer/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer

- BOC Express Cash Instalment Loan - Tax Season Loan, BOC Express Cash Instalment Loan Top up 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, BOC Express Cash Instalment Loan Top up 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!



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

- a. The promotion period is from 3 January 2023 to 31 March 2023 (both dates inclusive) ("the promotion period").
- b. The offer is applicable to Personal Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
- c. During the promotion period, eligible customers can enjoy 0% fund subscription fee of the first investment fund subscription made via Smart Invest ("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of investment fund subscription fee amount for this offer.
- d. The subscription fee offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
- e. The subscription fee offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking 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 30 June 2023 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

(5) Terms and Conditions of BoC Pay Offers:

1. BoC Pay Welcome Reward (the "Promotion") runs from 1 January to 31 January 2023, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the BoC Pay Mobile Application (the "BoC Pay") only.
3. During the Promotion Period, a customer who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time (the "Eligible Customer") is eligible to receive e-Coupons with a total value of HK\$50. The e-Coupons will be stored at "Coupons" > "Collected Coupons" in the BoC Pay account of the Eligible Customers.
4. The e-Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the "Designated Merchants").
5. During the entire Promotion Period, each Eligible Customer (based on Identification Document Number) can receive maximum total value of HK\$50 in e-Coupons, including 5pcs of HK\$10 e-Coupon (the "e-Coupons").
6. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Designated Merchants by scanning the QR code on the e-Coupons.
7. The Eligible Customer must use the e-Coupon on or before the e-Coupons expiry date which is shown on each e-Coupon. Only one e-Coupon can be applied in each transaction.
8. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
9. The Eligible Customer must state the intention to pay with BoC Pay and click to use the e-Coupons before payment.
10. Each e-Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. E-Coupons are not transferable.
11. E-Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of e-Coupons.
12. E-Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of e-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.



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13. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd (the “Card Company”) and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
14. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
15. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
16. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
17. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
18. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
19. No person other than the customer and BOCHK and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
20. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
21. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
22. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072

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

6.1 BOC Chill Card Terms & Conditions of Promotional Offers

Terms and Conditions of Welcome Offer:

1. The promotion period runs from now until 31 March 2023. 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 accumulate spending of HK\$5,000 or above within the first month and following two calendar months of card issuance ("Spending Period") (Refer to Example), can enjoy HK\$500 Cash Rebate (the "Welcome Offer"). Eligible Transaction includes retail transaction. Eligible Transaction does not include cash advance, Cash Before Card, posted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other transactions without sales slip. Main cardholder and additional cardholder spending can combine to accumulate.

Example:

Card Issuance Date	Spending Period (within the first month and following two calendar months of card issuance)
28 January 2023	28 January 2023 to 31 March 2023
10 March 2023	10 March 2023 to 31 May 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. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
6. 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)



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Limited for properly defining transactions through mobile payment function category.

7. 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.
8. 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.
9. 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), and/or the staff of Bank of China (Hong Kong) Limited, 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.
10. The Cash Rebate awarded will be rounded to the nearest dollar and will be credited to the main cardholders' account within 16-18 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.
11. 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.
12. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
13. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts..
14. **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.**



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15. 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.
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.

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!

6.2 BOC Taobao World Mastercard Terms and Conditions:

Welcome Offer:

1. The promotion period runs from now until 31 December 2023. 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



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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 storevalue cards / gift 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 2023	8 January 2023 to 30 April 2023
10 December 2023	10 December 2023 to 31 March 2024

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), and/or Bank of China (Hong Kong) Limited staff 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 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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General Terms and Conditions:

1. Promotion period is valid from now until 31 December 2023 (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. Bank of China (Hong Kong) Limited ("BOCHK") and BOC Credit Card (International) Co., Ltd. ("The Company") reserve 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:



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- (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.
 6. Transaction is subject to the terms and conditions specified by Taobao and AlipayHK. Please visit Taobao webpage world.taobao.com and AlipayHK webpage 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, aftersale 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!

6.3 BOC Dual Currency Card Terms and Conditions of Promotional Offers

Welcome offer:

1. The promotion period runs from now until 31 December 2023. 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.



- 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 / gift 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 2023	8 January 2023 to 30 Apr 2023
10 December 2023	10 December 2023 to 31 March 2024

- 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.
- 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 UnionPay International 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 details recorded on the credit card sales slip, the Company record shall prevail.
- 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), and/or Bank of China (Hong



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Kong) Limited staff 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 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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"Products & Services" section.

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

BoC Pay SVF License Number: SVFB072

6.4 Terms and Conditions of BOC Credit Card "So Three Amazing Rewards – Up to 3% Cash Rebate":

1. The BOC Credit Card "So Three Amazing Rewards – Up to 3% Cash Rebate" (the "Promotion") is only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (Unless Specified) (the "Eligible Credit Cards"), excluding BOC Credit Cards issued in the mainland and Macau, Private Label Cards, BOC Purchasing Cards and USD Credit Cards.
2. The Promotion runs from 1 January to 30 June 2023 (both dates inclusive). (the "Promotion Period").
3. The registration period of the Promotion runs from 10:00 on 6 January to 23:59 on 30 June 2023 (the "Registration Period"). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the BoC Pay mobile application ("BoC Pay"), website of the Promotion, BOCHK Mobile Application or BOCHK Credit Card Official WeChat Account (WeChat ID: BOCHK_CC) once during the Registration Period (the "Registration"). The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 100,000 successfully registered eligible cardholders (the "Customers"). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the "Company") and is on a first-come-first-served basis.
4. The Promotion consists of "Online Spending Reward – Extra 2.6% Cash Rebate for Designated Online Spending" (refer to clause 4a), "Bill Payment Reward – Extra 2.6% Cash Rebate for Bill Payment" (refer to clause 4b) and "Eat, Play and Dine Reward – Extra 2.6% Cash Rebate for Retail Spending at Physical Stores" (refer to clause 4c), plus the basic rebate of 0.4% (Customers can earn 1 gift points for every HK\$1 spending and 250 gift points can be converted to HK\$1, which is equivalent to



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0.4% rebate). So, the Customers are eligible to enjoy up to 3% cash rebate for each reward. Each Customer (counted by the Identification Document Number) can enjoy below offers during the month of registration and any calendar months onwards

- a) "Online Spending Reward– Extra 2.6% Cash Rebate for Designated Online Spending": Each Customer can enjoy extra of 2.6% Cash Rebate on designated online spending at 5 specified merchant categories (includes supermarket, electronic product, entertainment, dining and travel (refers to below table) (with no single net spending requirement amount, counted by posted amount of the transaction) (the "Eligible Online Spending") by using Eligible Credit Cards (excludes Chill Card). The reward is capped at a maximum of HK\$100 Cash Rebate in any calendar month and a maximum of HK\$600 Cash Rebate during the entire Promotion Period.

5 specified merchant categories	Eligible Online Spending
Online Supermarket Spending	Online purchases of goods at supermarkets, convenience stores or department stores. Examples of merchants including but not limited to: PARKnSHOP, Wellcome, HKTVmall, Zstore/Neighbour Buy and Sogo Online Shops
Online Electronic Product Spending	Online purchases of electronic products at electronic product merchants. Examples of merchants including but not limited to: Apple.com, Broadway, Fortress and YOHO Online Shops For avoidance of doubt, spending on electronic products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.
Online Entertainment Spending	Online spending for recreational products or services at entertainment merchants, cinemas, attractions, recreational outlets or ticketing. Examples of merchants including but not limited to: iTunes, Cityline, Hong Kong Disneyland, Ocean Park Hong Kong Online Platform
Online Dining Spending	Online spending for food and beverage ordered from restaurants, fast food stores, restaurants chain or food delivery platform merchants. Examples of merchants



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	<p>including but not limited to: Deliveroo, foodpanda and OpenRice Online Platform</p> <p>For avoidance of doubt, online booking of banquets, private banquets, private parties and food or beverages provided by dining outlets/food counters in hotels/department stores/associations/clubhouses shall not be deemed as Eligible Spending</p>
Online Travel Merchant Spending	<p>Online purchase of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) at travel agencies, airlines, hotels or online travel platforms. Examples of merchants including but not limited to: Agoda, Expedia, Klook, Trip.com and Cathay Pacific Online Shops</p> <p>For avoidance of doubt, spending on travel products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>

The 5 specified merchant categories and Eligible Online Spending stated in clause 4a shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, and UnionPay International or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.

- b) "Bill Payment Reward – Extra 2.6% Cash Rebate for Bill Payment": Each Customer can enjoy extra of 2.6% Cash Rebate on bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking, or the regular autopay bill payment transaction agreed with merchants (with no single net spending requirement amount, counted by posted amount of the transaction) (the "Eligible Bill Payment"). The reward is capped at a maximum of HK\$50 Cash Rebate in any calendar month and a maximum of HK\$300 Cash Rebate during the entire Promotion Period. The regular autopay bill payment transaction is defined and determined by the merchants, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.



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- c) “Shop, Dine or Play Reward – Extra 2.6% Cash Rebate for Retail Spending at Physical Stores”: Each Customer can enjoy extra of 2.6% Cash Rebate by accumulating HK\$8,000 or above in local and overseas retail spending at physical stores (with single net spending transaction amount of HK\$500 or above per transaction, counted by posted amount of the transaction, but excludes Eligible Online Spending) in a calendar month (the “Eligible Retail Spending at Physical Stores”) The reward is capped at a maximum of HK\$250 Cash Rebate in any calendar month and a maximum of HK\$1,500 Cash Rebate during the entire Promotion Period.
5. For the above Eligible Online Spending and Eligible Retail Spending at Physical Stores includes the spending via mobile payment (includes BoC Pay, Union Pay App, Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (if applicable), but excludes AlipayHK and WeChat Pay transactions, Instant Rewards transactions, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions.
6. “Eligible Bill Payment” excludes those made to payees such as the Inland Revenue Department, Banking and Credit Card Services, Credit Services, Securities Broker and Loan Repayments (including but not limited to transactions under the bill type of Policy Loan Repayment), and exclude those Bill Payment by instalment, AlipayHK and WeChat Pay HK transaction. Eligible Bill Payment shall be determined at the sole and absolute discretion of the Company.



7. For Eligible Online Spending, Eligible Retail Spending at Physical Store and Eligible Bill Payment made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1.
8. For the basic rebate of 0.4% (Customers can earn 1 gift points for every HK\$1 spending. And 250 gift points can be exchanged for HK\$1 which is equivalent to 0.4% rebate), the terms and conditions of "Cash Rebate" Gift Points Redemption Program applied.
9. All Eligible Online Spending, Eligible Retail Spending at Physical Stores and Eligible Bill Payment will be counted on the respective transaction date (bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking will be counted on the transaction date; for details, please refer to the BOCHK Personal Internet Banking/Mobile Banking). Upon verification of the Eligible Online Spending, Eligible Retail Spending at Physical Stores and Eligible Bill Payment transaction details by the Company, the cash rebate will be credited to the first registered main card account within two months after the last day of each calendar month during the Promotion Period. Cash rebate awarded will be rounded to the nearest dollar. To be eligible for the cash rebate, the Eligible Online Spending, Eligible Retail Spending at Physical Store and Eligible Bill Payment (based on transaction date) of each calendar month must be successfully posted on or before the 7th day of the subsequent month.

Promotion Period (both dates inclusive)	Posting Date of Eligible Online Spending, Eligible Retail Spending at Physical Store and Eligible Bill Payment	Date of crediting of extra Cash Rebate	Monthly Statement showing the record of Cash Rebate
The first calendar month: 1 – 31 January 2023	On or before 7 February 2023	On or before 30 April 2023	April or May 2023



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The second calendar month: 1 – 28 February 2023	On or before 7 March 2023	On or before 31 May 2023	May or June 2023
The third calendar month: 1 – 31 March 2023	On or before 7 April 2023	On or before 30 June 2023	June or July 2023
The fourth calendar month: 1 – 30 April 2023	On or before 7 May 2023	On or before 31 July 2023	July or August 2023
The fifth calendar month: 1 – 31 May 2023	On or before 7 June 2023	On or before 31 August 2023	August or September 2023
The sixth calendar month: 1 – 30 June 2023	On or before 7 July 2023	On or before 30 September 2023	September or October 2023

10. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No cash rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The cash rebates will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted or upgraded, the cash rebate will be credited to the new card account.
11. Registration and Eligible Online Spending, Eligible Retail Spending at Physical Store and Eligible Bill Payment transaction made with a supplementary card will be combined with those from the main card to calculate towards the cash rebate. All Eligible Credit



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Card accounts of the cardholder will be automatically combined for the calculation of the entitled cash rebates.

12. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.
13. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.
14. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Online Spending, Eligible Retail Spending at Physical Store and Eligible Bill Payment transaction.
15. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the cash rebates are being awarded will be eligible for the Promotion and the cash rebate. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay, or forfeiture of the cash rebate during the Promotion or at the time the cash rebates are being awarded, the cash rebates will be cancelled automatically forthwith.
16. The cash rebate cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Cash rebate can only be used to offset retail spending after the cash rebate has been awarded and cannot be used to offset any cash advances, finance charges or outstanding balance incurred before the cash rebate was awarded.
17. Any fraud and abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the cash rebates



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have being awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

18. Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers.
19. Please download mobile applications from official application stores or the BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BoC Pay Mobile Applications via Apple Store. Android users may download BoC Pay Mobile Applications via Google Play, Huawei AppGallery or the BOCHK website. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in US and other countries. Android is a trademark of Google LLC. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time.
20. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
21. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties Mobile Applications.



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23. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
24. 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.
25. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.
26. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

(7) Preferential RMB & FX Time Deposit Offer:

Upon placing 7-day / 1-month Preferential RMB and FX Time Deposit with conversion of funds during the promotion period¹, Personal Banking Customers who have taken up Integrated Account Service can enjoy the following fabulous offers!

1. Currency Exchange Offer²

By converting Hong Kong dollars into the designated currencies via Internet Banking or Mobile Banking and placing a 7-day / 1-month Preferential RMB and FX Time Deposit at the same time, you can enjoy exchange offer as below:



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Designated currencies	Enrich Banking customers	i-Free Banking customers
EUR, GBP	30 pips	--
AUD, NZD, CAD, USD	10 pips	--
RMB (only applicable to customers buying the currency)	10 pips	10 pips

2. Preferential Time Deposit Interest Rate Offer

Simply by placing a 7-day / 1-month Preferential RMB and FX Time Deposit with conversion of funds, you can enjoy preferential time deposit interest rates.

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
7-day	12%	12%	12%	12%	11%	7%	7%
1-month	2.00%	2.00%	2.00%	2.30%	3.50%	2.00%	2.00%

Terms of the Promotional Offers:

1. The promotion period is from 3 January 2023 to 31 March 2023 both dates inclusive ("Promotion Period")
2. To enjoy this currency exchange offer, Personal Banking Customers who have taken up Integrated Account Service should convert the above mentioned designated currencies via Internet Banking or Mobile Banking of Bank of China (Hong Kong) Limited ("the Bank") and place the Preferential RMB and FX Time Deposit at the same time during the Promotion Period. This offer is not applicable to foreign currency banknotes exchange and the currency exchange transactions conducted via "Corporate Banking Services Online"
3. To enjoy the preferential time deposit interest rate offers, Personal Banking Customers who have taken up Integrated Account Service should place a 7 day 1 month Preferential RMB and FX Time Deposit of original currency 1 000 (NZD, EUR, GBP, CAD, USD)/original currency 10 000 (or above with conversion of funds via Internet Banking or Mobile Banking of the Bank during the Promotion Period .("Eligible Time Deposit")

General Terms:

- The preferential time deposit interest rates in this promotion material are quoted based



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on the interest rates of time deposits published on 3 January 2023 by the Bank and are for reference only. The actual interest rates will be subject to the quotes by the Bank from time to time. The preferential interest rates are one off privileges for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by the Bank from time to time.

- 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 the Bank. The Bank may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by the Bank. No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non business day (like Saturday, Sunday or public holiday), matures on next business day.**
- **If the Bank exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD 200:**
 1. **Time Deposit Principal x [(Prime Rate* 2.50 Time Deposit Interest Rate] x No of Days due to Maturity/Total No of Days in a Year**
 2. **Time Deposit Principal x (Inter Bank Offer Rate* Time Deposit Interest Rate) x No of Days due to Maturity/Total No of Days in a Year**

***Subject to the rate as quoted by the Bank from time to time**
- The above offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The above offers are available on a first come first served basis.
- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The Bank reserves the right to amend, suspend and terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

Risk Disclosure:

- 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.

(8) Terms and Conditions of Securities offers

8.1 Securities offers

Promotion period is from 1 January 2023 until 31 March 2023 (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 30 June 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 11 April 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.



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

- 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".

4. First 3 securities transaction via designated etnet finance Apps of \$0 brokerage fee offer:

- This offer is only applicable to personal banking customers who hold sole-name securities account in BOCHK. Customers ("Eligible Securities Customers") who enter BOCHK Mobile Banking via designated mobile Apps (etnet Finance & Lifestyle and etnet MQ pro (Mobile))("Designated Apps") during Promotion Period are entitled to the first 3 securities buy/sell transactions (exclude Monthly Stocks Savings Plan and IPO subscription)("Eligible Transaction") of Hong Kong stocks, China A shares and US stocks brokerage fee reduction ("Brokerage Fee Reduction").
- Each customer can enjoy 3 transactions reduction in Hong Kong stocks, China A shares and US stocks respectively. If customer holds more than one sole-name securities account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China, United State).
- The first 3 eligible transactions are counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.



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- If customers enter the transaction page directly via Designated Apps but leave the transaction page to have other operation before finishing the submission of transaction order, customers cannot enjoy this offer if they return to the transaction to submit transaction order subsequently. Customers must enter the transaction page via Designated Apps to submit the order to enjoy this offer.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 30 June 2023.
- If an Eligible Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
- **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.**
- Eligible Securities Customers should maintain valid Securities Account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

5. First 3 securities transaction via designated AASTOCKS finance Apps of \$0 brokerage fee offer:

- This offer is only applicable to personal banking customers who hold sole-name securities account in BOCHK. Customers (“Eligible Securities Customers”) who enter BOCHK Mobile Banking via designated mobile Apps (AASTOCKS M+ Mobile)(“Designated Apps”) during Promotion Period are entitled to the first 3 securities buy/sell transactions (exclude Monthly Stocks Savings Plan and IPO subscription)(“Eligible Transaction”) of Hong Kong stocks, China A shares and US stocks brokerage fee reduction (“Brokerage Fee Reduction”).
- Each customer can enjoy 3 transactions reduction in Hong Kong stocks, China A shares and US stocks respectively. If customer holds more than one sole-name securities account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China, United State).
- The first 3 eligible transactions are counted based on the sequence of filled order. If the



same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.

- If customers enter the transaction page directly via Designated Apps but leave the transaction page to have other operation before finishing the submission of transaction order, customers cannot enjoy this offer if they return to the transaction to submit transaction order subsequently. Customers must enter the transaction page via Designated Apps to submit the order to enjoy this offer.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. Eligible Securities Customers should pay the brokerage fee of buying or selling transactions first. The Brokerage Fee Reduction will be credited to the settlement account of Eligible Securities Customers on or before 30 June 2023.
- If an Eligible Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
- 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.
- Eligible Securities Customers should maintain valid Securities Account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

6. Deposit Securities offer:

- This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds / The Hong Kong Monetary Authority iBonds / any Bonds issued by The Government of the HKSAR of the PRC) into BOCHK's single-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / ("Eligible Securities") from 1 January 2023 until 31 March 2023 (both dates inclusive) ("Deposit Securities Period").
- Customers who deposit Eligible Securities with designated market value during Deposit Securities Period ("Eligible Deposit Securities Customers") and maintaining corresponding Integrated Account Service on 31 March 2023 can entitle to the following



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reward:

Market Value of Eligible Securities Deposited	BOC Credit Card Free Spending Credit ("Free Spending Credit")	
	Enrich Banking	i-Free Banking
HK\$5,000,000 or above	HK\$2,200	HK\$1,200
HK\$1,000,000 – below HK\$5,000,000	HK\$1,200	HK\$800
HK\$100,000 – below HK\$1,000,000	HK\$600	HK\$300

- The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion. **This offer is not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK during Deposit Securities Period.**
- The market value of Eligible Securities and brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- Each Eligible Deposit Securities Customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer holds more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once.
- **To entitle to the offer, Eligible Deposit Securities Customers must hold a valid BOC Credit Card (exclude Additional Card). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- Free Spending Credit will be credited to the valid BOC Credit Card Account (exclude Additional Card) of Eligible Deposit Securities Customers on or before 31 October 2023. **Eligible Deposit Securities Customer should maintain valid securities account, settlement account and Integrated Account Service when the BOC Credit Card Free Spending Credit is credited, otherwise the above offer will be forfeited.**

7. BOC Credit Card Free Spending Credit:

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- If Eligible Deposit Securities Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account



(the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).

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

Important Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.
- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.



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

8.2 Young customers enjoy open new securities brokerage fee offer:

- Promotion period is from 1 January 2023 to 31 March 2023 (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



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(“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). The maximum brokerage fee reduction for each Eligible New Securities Customer as below and there is no maximum limit on the transaction count:

Period of buying and selling Hong Kong stocks / A shares	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4th month starting from the date of New Securities Account opening	HK\$10,000

- 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 September 2023
Within the 4th month starting from the date of New Securities Account opening	On or before 31 December 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



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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). The maximum brokerage fee reduction for each Eligible New US Securities Customer as below and there is no maximum limit on the transaction count:

Period of buying and selling US stocks	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New US Securities Services opening	HK\$30,000
Within the 4th month starting from the date of New US Securities Services opening	HK\$10,000

- 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 September 2023
Within the 4th month starting from the date of New US Securities Services opening	On or before 31 December 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.

(9) 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 January to 31 March 2023 (both dates inclusive) ("the promotion period").
2. New investment fund customers refer to i) Personal customers of Bank of China (Hong Kong) Limited ("BOCHK") who did not have any investment fund holdings and transactions in the past 12 months (i.e. from January to December 2022), or ii) Personal customers who opened their BOCHK investment fund accounts on or after 3 January 2023 ("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 on or before 30 June 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 and conditions for existing investing Fund customer subscription fee reduction offers:

1. The promotion period is from 3 January to 31 March 2023 (both dates inclusive) ("the promotion period").
2. Existing investment fund customers refer to personal customers of Bank of China (Hong Kong) Limited ("BOCHK") who have investment fund holdings or made transactions between January to December 2022 ("Eligible Customers").
3. During the promotion period, eligible customers can enjoy the following offers by making investment fund subscription or switching in BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone):
 - HK\$400 Fund Subscription Fee Reduction for making every HK\$100,000 (or equivalent) on Fund subscriptions, and the cap of Fund Subscription Fee Reduction is HK\$20,000- ("Subscription Fee Reduction");
 - 0% switching fee on the first two investment fund switching transactions. The maximum fund switching amount is HK\$2,000,000 (or equivalent) ("Switching Fee Reduction"). Investment fund switching transactions refer to transaction orders of investment fund switching from same fund house or from different fund houses which are placed to BOCHK on the same day.
4. The subscription fee reduction / switching fee reduction offers are not applicable to i) investment fund transactions which subscription fee or switching fee is below 1%, and ii) subscription / switching of money market funds, and iii) Monthly Funds Savings Plan, and iv) transactions made via "Smart Invest".
5. The subscription fee reduction / switching fee reduction offers are 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 / switching fee at the time of subscription or switching of investment funds. BOCHK will credit the Reduction of subscription fee / switching fee to the Eligible Customers as defined in the following Term 9.**
7. **Every Eligible Customer is only entitled to the subscription fee reduction and switching fee reduction offer once during the Promotion Period.**
8. If Eligible Customers enjoy the offers during the promotion period, Eligible Customers will not be eligible to enjoy other Fund Subscription Fee Reduction Offers.



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9. The above mentioned Fund subscription fee reduction / switching fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 June 2023 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction / switching 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

1. The promotion period is from 3 January to 31 March 2023 (both dates inclusive) ("the promotion period").
2. The offer is applicable to Personal Banking Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
3. 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 Reduction Offer"). 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.
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 subscription fee reduction amount 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 on or before 30 June 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.

Monthly Funds Savings Plan 0.01% Subscription fee offer

- Promotion period is from 3 January to 31 March 2023 (both dates inclusive) ("Promotion Period").
- 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 Bank of China (Hong Kong) Limited ("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 April 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").
- 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).
- 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.
- 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.

Terms and conditions of "Monthly Funds Savings Plan"

- 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.

- 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.
- 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.
- 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.
- 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.
- The Bank reserves the right to amend and/or withhold any Plans and/or any of the above terms and conditions at its discretion.
- In case of any disputes, the decision of the Bank shall be final.
- In case of any inconsistencies between the 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 January to 31 March 2023 (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 30 April 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 31 July 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 31 July 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.

(10) Terms of Foreign Exchange promotion offers:

Terms of Foreign Exchange Welcome Rewards :

- a. The promotion period is from 1 January 2023 to 31 March 2023 (both dates inclusive)("Promotion Period").
- b. This 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 July 2022 to 31 December 2022.** (the "Eligible FX Customers").
- c. The Eligible FX Customers will be entitled to HK\$100 welcome rewards by accumulating foreign exchange transactions amount of HK\$50,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during



the Promotion Period ("FX Welcome Rewards").

- d. The FX Welcome Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). The FX Welcome Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customers can enjoy the FX Welcome Rewards once only.
- g. This FX Welcome Rewards and "Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking" can be enjoyed concurrently.
- h. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 October 2023.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Rewards is deposited, otherwise the rewards will be forfeited
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Terms of Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking:

- a. The promotion period is from 1 January 2023 to 31 March 2023 (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 July 2022 to 31 December 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 to the FX Rewards (“FX Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$2,000
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



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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 October 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 January 2023 to 31 March 2023 (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, 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 customers buying RMB)	10 pips	10 pips

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

(11) Terms and conditions for insurance offers

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

Terms and conditions of the Offer for the Deferred Annuity Plans:



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1. Promotion Period of the Offer for BOC Life Deferred Annuity (Fixed Term) refers to the period from 20 November 2022 until 31 March 2023 (both dates inclusive) (“the BOC Life Deferred Annuity (Fixed Term) Promotion Period”). Nevertheless, the Offer for BOC Life Deferred Annuity (Fixed Term) is subject to time and quota limit and available on a first-come-first-served basis. The Offer for BOC Life Deferred Annuity (Fixed Term) may be terminated before the end of the BOC Life Deferred Annuity (Fixed Term) Promotion Period. Please confirm the available quota with the branch staff of the major insurance agencies before submitting insurance application.
2. To be eligible for the Offer for BOC Life Deferred Annuity (Fixed Term), applicant(s) must fulfill all of the following requirements:
 - (i) the application(s) for BOC Life Deferred Annuity (Fixed Term) must fulfill the First Year Premium requirement for the basic plan as specified above;
 - (ii) the application form(s) must be duly completed and signed during the BOC Life Deferred Annuity (Fixed Term) Promotion Period;
 - (iii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 6 April 2023 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - (iv) the print date of insurance proposal(s) of BOC Life Deferred Annuity (Fixed Term) must fall within the BOC Life Deferred Annuity (Fixed Term) Promotion Period;
 - (v) the initial premium must be settled on or before 2 May 2023; and
 - (vi) the application(s) must be accepted by BOC Life.
3. Promotion Period of the Offer for BOC Life Deferred Annuity (Lifetime) refers to the period from 12 December 2022 until 31 March 2023 (both dates inclusive) (“the BOC Life Deferred Annuity (Lifetime) Promotion Period”).
4. To be eligible for the Offer for BOC Life Deferred Annuity (Lifetime), applicant(s) must fulfill all of the following requirements:
 - (i) the application(s) for BOC Life Deferred Annuity (Lifetime) must fulfill the First Year Premium requirement for the basic plan as specified above;
 - (ii) the application form(s) must be duly completed and signed during the BOC Life Deferred Annuity (Lifetime) Promotion Period;
 - (iii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 6 April 2023 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - (iv) the print date of insurance proposal(s) of BOC Life Deferred Annuity (Lifetime) must fall within the BOC Life Deferred Annuity (Lifetime) Promotion Period;
 - (v) the initial premium must be settled on or before 2 May 2023; and
 - (vi) the application(s) must be accepted by BOC Life.Policy(ies) that fulfill the above-mentioned requirements 2(i) to 2(vi) (for BOC Life Deferred Annuity (Fixed Term)) or 4(i) to 4(vi) (for BOC Life Deferred Annuity (Lifetime)) (as the case may be) is / are known as “Eligible Policy(ies)”.
5. 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).
6. 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.
7. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders 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).
8. The Offer will be applicable to the Deferred Annuity Plans only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Deferred Annuity Plans that an applicant would apply for.



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9. The Eligible Policy(ies) must be in force and the Guaranteed Monthly Annuity Income amount, Notional Amount, Sum Insured amount 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.
10. 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.
11. In case the Policy Owner reduces the Guaranteed Monthly Income amount of the Eligible Policy, the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer.
12. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
13. 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.
14. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
15. 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.
16. In case of any dispute, the decision of BOC Life shall be final.
17. The contents of this promotion leaflet are only related to the Offer. For details of the Deferred Annuity Plans, please refer to the relevant product brochures, benefit illustration and provisions.
18. Should there be any discrepancy between the Chinese and English versions of this promotion leaflet, the English version shall prevail.
19. The terms and conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Terms and conditions of the Offer for the BOC Life iTarget 3 Years Savings Insurance Plan:

- Promotion period refers to the period designated by BOC Life on the product page at BOC Life website / BOCHK website / BOCHK App (“Promotion Period”). Nevertheless, the Offer is subject to time limit and quota and available on a first-come first-served basis. The Offer may be terminated before the end of the Promotion Period. Please confirm the closing date with BOC Life before submitting insurance application.
- To be eligible for the Offer, applicant(s) must fulfill all of the following requirements:
 - (i) the application must be duly completed within the Promotion Period; and
 - (ii) the application(s) must be accepted by BOC Life.Policy(ies) that fulfill the above-mentioned requirements (i) to (ii) is / are known as “Eligible Policy(ies)”.
- 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



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premium loading imposed due to health condition (if applicable).

- For premiums paid on a monthly basis, the initial premium would be the discounted premiums for the first (1st) month. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account
- during the second (2nd) to twelfth (12th) months.
- The Offer is applicable to the basic plan of the Eligible Policy(ies), while the first year premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
- 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.
- The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan 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.
- The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- In case of cancellation of the policy during the cooling-off period or in any event of a premium refund, 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 premiums paid.
- Except for the designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- 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.
- In case of any dispute, the decision of BOC Life shall be final.
- The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

The important note of life insurance:

- The Plan is a long-term insurance plan that is underwritten by BOC Life..Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by the Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of
- China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap.



41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. of BOCHK is FA2855)

- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly the insurance company and the customer.
- BOCHK and / or BOC Life reserve the right to amend, suspend or terminate the Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOCHK and / or BOC Life shall be final.
- 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

Terms & Conditions of Universal Smart Travel Insurance Plan Promotion:

1. Promotion Period: From 1 December 2022 to 31 January 2023 (both dates inclusive)
2. To be eligible for the offer, customers should have successful enrolment in the Plan within the Promotion Period; and have their policies effective on or before 31 January 2023 ("eligible customers"), otherwise the offer will be forfeited.
3. Successful enrolment refers to the Proposed Insured who submitted completed and / or signed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to Bank of China Group Insurance Company Limited ("BOCG Insurance"); and settle the discounted first year premium on or before 31 January 2023 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-application within 3 months after policy cancellation/termination of policy renewals.



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4. Premium Discount Offer for the Plan:

During the Promotion Period, eligible customers can enjoy 45% off premium discount upon successful enrolment in the Plan (Single Travel Plan / Annual Travel Plan) and enter the promotional code "UT055" via Bank of China (Hong Kong) Limited ("BOCHK") online channels.

5. Customers who successfully enroll in the Plan via BOCHK Mobile Banking App (Name "BOCHK") are required to pay the premium by credit card.
6. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
7. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

Major Exclusions (For more details, please refer to the policy.)

Pre-existing sickness or physical defects, act of war, civil commotion, terrorism (except as otherwise specified), nuclear fission, nuclear fusion or radioactive contamination, professional sports team, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, travelling for the purpose of study (except Student Overseas Travel Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone (except Enhanced Benefit).

Universal Smart Travel Insurance Plan Important Notes:

- The Plan is underwritten by the Bank of China Group Insurance Company Limited ("BOCG Insurance").
- The Bank of China (Hong Kong) Limited ("BOCHK") is the appointed insurance agency of BOCG Insurance for distribution of the Plan. The Plan is product of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Plan, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.



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- This promotional 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 solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Plan is subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.

The Insurance Authority (“IA”) will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA’s website www.ia.org.hk.

(12) Digital Mortgage Application Offer - Preferential interest rate and extra HK\$400 BoC Pay merchant e-Coupons reward

1. 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 January 2023 to 31 March 2023 (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 31 July 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.

2. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
3. **The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.**
4. 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.
5. Each Eligible Customer can only receive the e-Coupon once within the Promotion Period on the basis of the redemption record by BOCHK. BOCHK shall not be liable for any loss, damage or



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defacement of the Merchant e-Coupons/Roadshow Coupon and shall not be liable for any replacement or exchange.

6. The Merchant e-Coupons will be distributed to the BoC Pay account of the Eligible Customers on or before 31 October 2023. The Merchant e-Coupons will be stored in the BoC Pay account of the Eligible Customers (choose "Coupons" > "Collected Coupons").
7. 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 and/or any other reasons, 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.
8. 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.
9. Each BoC Pay Merchant e-Coupon is valid for 3 months upon distribution. Eligible 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.
10. 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.
11. 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.
12. Eligible Customers must still hold a valid mortgage account when BOCHK distributing the Merchant e-Coupons, otherwise the Merchant e-Coupons will be forfeited.
13. 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.
14. Customers are responsible for the data charges of using and/or downloading the BoC Pay Mobile Application imposed by their service providers.
15. 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.
16. 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.
17. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in US and other countries. Android is the trademark of Google LLC.
18. 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.

19. 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.
20. 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 January 2023 to 31 March 2023 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 July 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

1. The Premier Home Comprehensive Insurance Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
2. 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)
3. 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.
4. 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.
5. BOCG Insurance is authorised and regulated by the Insurance Authority to carry on



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general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.

6. 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.
7. 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.
8. 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.
9. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff of BOCHK or visit BOCHK website (www.bochk.com).
10. 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.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

SVF License Number: SVFB072

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

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

1. Promotion period is from 3 January 2023 to 31 March 2023 (both dates inclusive) ("Promotion Period").
2. The Promotion shall be applicable to customers of Wealth Management, 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 6(i) (the "Referee") during the Promotion Period; the Referee must input the Invitation Code of referrer who



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fulfilled the requirements of Clause 6(ii) (the “eligible referrer”) in “Invitation Code” field when opening a new banking account, and successfully opens an account in order to receive the relevant referral reward (the “Eligible Referee”).

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”):

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

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

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

7. The Referral Reward will be credited to the Eligible Referrer in the form of Free Spending Credit upon verification of record by BOCHK, and will be credited to the respective BOC main credit card account on or 30 June 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.
8. 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.
9. A Referee can only be referred once and shall be subject to the Bank’s final records.
10. The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically

forthwith.

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 Promotion offers are only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) 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 Promotion Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK and/or Bank of China Group Insurance limited (“BOCG Insurance”) shall not be liable for loss, damage, defacement or misappropriation of the redemption letter and/or the Coupon along with the redemption letter under any circumstances (including at the time of mailing) and will not reissue or replace any of them.
- BOCHK or BOCG Insurance is not the supplier of the coupon. Any enquiry or complaint about such coupon should be directed to the relevant suppliers. BOCHK or BOCG Insurance makes no guarantee to the coupon or service of the suppliers and shall not be liable for any matters in relation to the use of coupon or services.
- The usage of coupon and/or reward is subject to relevant terms and conditions of the supplier.
- 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 and/or BOCG Insurance reserves the right to substitute the coupon with other gift/coupons/reward/offer. The value or features of the substitute gift/coupons/reward/offer may be different from the current coupon/reward provided for this promotion.
- If the coupon is lost or damaged, BOCHK shall not be liable and shall not reissue or



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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. BOCHK and BOC Credit Card (International) Limited (the "Card Company") reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
- 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.
- BOCHK has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products or services or privacy practices posted or offered



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- Apple Pay is 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. Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. 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 payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. 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.
- The Terms of the Offer are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
- BOCHK and/or Bank of China Group Life Assurance Limited ("BOC Life") and/or BOCG Insurance and/or Card Company reserves the rights 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 dispute, the decision of BOCHK and/or BOC Life and/or BOCG Insurance and/or Card Company shall be final.
- 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, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

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

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

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BOCHK has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be in any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that you may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered at that their party mobile application. BOCHK does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.

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