

Terms and Conditions

(1) Total Relationship Balance Growth Reward and Wealth Product Reward

1.1 Total Relationship Balance Growth Reward Terms and Conditions:

- a. The promotion period is from 1 January 2025 to 31 March 2025 (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 *Private Wealth / Wealth Management / Enrich 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 2025. In addition, customers must also fulfill all the requirements below:
- i. As of 31 March 2025, 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 2024), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

Integrated Banking Services	Total Relationship Balance Growth Amount (comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of December 2024)	Account opening or upgrading month and corresponding BOC Credit Card Spending Credit ("Free Spending Credit")	
		January	February and March
<i>Private Wealth</i>	HK\$8,000,000 or above	HK\$10,888	HK\$10,000
<i>Wealth Management</i>	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,288	HK\$3,000
	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,200	
	HK\$1,000,000 – Below HK\$3,000,000	HK\$700	
<i>Enrich Banking</i>	HK\$500,000 – Below HK\$1,000,000	HK\$388	HK\$300
	HK\$200,000 – Below HK\$500,000	HK\$200	

1.2 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.
- ¹ The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
- ² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), 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.

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

Month of designated account opening / upgrade	Total Relationship Balance growth in the following month	Total Relationship Balance maintained to the following month	Fulfilment Month
January 2025	February 2025	April 2025	October 2025
February 2025	March 2025	May 2025	
March 2025	April 2025	June 2025	



- b. **Eligible *Private Wealth* TRB Growth Customers are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above; Eligible *Wealth Management* TRB Growth Customers are required to maintain the *Wealth Management* with Total Relationship Balance of HK\$1,000,000 or above; Eligible *Enrich Banking* TRB Growth Customers are required to maintain the *Enrich Banking* with Total Relationship Balance of HK\$200,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.**
- c. Eligible TRB Growth Customers are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible TRB Growth Customers is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).
- d. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Reward once only. If Eligible TRB Growth Customers open more than one *Private Wealth*/ *Wealth Management*/ *Enrich Banking* account within the Promotion Period, he/ she can enjoy the above Reward once only.

1.4 Wealth Product Reward Terms and Conditions:

- a. **This reward is only applicable to *Private Wealth* / *Wealth Management* customers who are entitled to 1.1 Total Relationship Balance Growth Reward.** In addition, customers must also fulfill all the requirements in 1.4c and 1.4d below ("Eligible Customers").
- b. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive).
- c. Eligible Customers must conduct below transactions with aggregate amount ("Eligible Transactions") in the designated trading period as stated below:
- i. Fund Subscription (excluding investment fund transactions with subscription fee below 1%; and subscription of money market funds; and switching transactions of investment funds; and Monthly Funds Savings Plan; and transactions made via "Smart Invest"); OR
 - ii. Equity Linked Investment Products; OR
 - iii. Third Party Structured Note linked to Equity*; OR
 - iv. Designated Bonds Subscription* (excluding bonds issued by the HKSAR Government; and / or bonds issued by entities or organizations that are wholly owned by the HKSAR Government; and / or sovereign bonds issued by the Central People's Government; and / or bonds issued by policy banks of the People's Republic of China; OR
 - v. Buying Hong Kong stocks, A shares and US stocks (excluding Monthly Stocks Savings Plan and IPO subscription).
- * Third Party Structured Note linked to Equity and Corporate Bonds are only for *Private Wealth* Professional Investor customers.

<i>Private Wealth</i> / <i>Wealth Management</i> account opening / upgrading month	Transaction Time of Eligible Products ("Designated Trading Period")	Fulfilment Month
January 2025	From May 2025 to June 2025	October 2025
February 2025	From June 2025 to July 2025	
March 2025	From July 2025 to August 2025	

- d. Eligible Customers must complete Eligible Transactions within the designated trading period with aggregate amount stated below:

Aggregate Amount of Eligible Transactions (HKD equivalent)	BOC Credit Card Spending Credit ("Free Spending Credit")
HK\$1,000,000 or above	HK\$2,000
HK\$500,000 – Below HK\$1,000,000	HK\$500

- e. Eligible Transactions are determined by the transaction date and/or filled order completion date. For non-Hong Kong dollar denominated transactions, the transaction amount will be converted into Hong Kong dollar at the exchange rate determined by BOCHK. The relevant transaction amount shall be determined by the Bank.
- f. For the avoidance of doubts, this reward is not applicable to joint-name accounts.
- g. Wealth Product Reward will be credited to Eligible Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible Customers in October 2025, 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.

h. Each Eligible Customer is eligible for the Wealth Product Reward once only.

Remarks: This reward is only applicable to *Private Wealth / Wealth Management* customers who are entitled to

1.1 Total Relationship Balance Growth Reward; customers must also fulfil all the requirements in 1.4c and 1.4d.

1.5 *Private Wealth* Next Generation Upgrade Reward

- a. **This reward is only applicable to *Private Wealth* customers who are entitled to 1.1 Total Relationship Balance Growth Reward.** In addition, customers must also fulfil all the requirements in 1.5c, 1.5d and 1.5e below ("Eligible Next Generation Upgrade Customer").
- b. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive).
- c. Eligible Next Generation Upgrade Customer are required to newly take up or upgrade to *Private Wealth* during Promotion Period; AND
- d. Complete the designated registration form and provide simple information of the child/grandchild ("Designated Next Generation") who newly take up or upgrade to *Private Wealth* within the upgraded month; AND
- e. The Designated Next Generation must newly take up or upgrade to *Private Wealth* and fulfil the requirement of 1.1 Total Relationship Balance Growth Reward during Promotion Period,
- f. Eligible Next Generation Upgrade Customer who fulfil all the requirements in 1.5c, 1.5d and 1.5e, both Eligible Next Generation Upgrade Customer and Designated Next Generation can enjoy HK\$5,000 Free Spending Credit.
- g. *Private Wealth* Next Generation Upgrade Reward will be credited to Eligible Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible Customers in October 2025, 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.
- h. Each Eligible Next Generation Upgrade Customer can only entitle the *Private Wealth* Next Generation Upgrade Reward once. Customer who entitle the *Private Wealth* Next Generation Upgrade Reward cannot entitle the offer of *Private Wealth* Referral Program and/or Taste of *Private Wealth* Program.

1.6 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 (excluding additional 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 fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

1.7 *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* "Total Relationship Balance" requirements:

- a. In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the "Total Relationship Balance" of the following designated amount or above. If a customer is



not able to meet the "Total Relationship Balance" requirement, the Bank may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

Integrated Banking Services	"Total Relationship Balance" Requirements
<i>Private Wealth</i>	HK\$8,000,000 or above
<i>Wealth Management</i>	HK\$1,000,000 or above
<i>Enrich Banking</i>	HK\$200,000 or above
<i>i-Free Banking</i>	HK\$10,000 or above

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

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

- i. **BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
 - ii. **BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.**
 - iii. **BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer's Integrated Banking Services status.**
 - iv. **After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.**
- d. For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website.

(2) Credit Card and Payment

2a. BOC Cheers Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Cheers Card Welcome Offer and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/cheerscard_e for more updated information or contact the branch staff of BOCHK.

BOC Cheers Card Supplementary Card Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Cheers Card Supplementary Card Offer and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/cheerscard_e for more updated information or contact the branch staff of BOCHK.

2b. BOC Chill Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Chill Card Welcome Offer and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/chill for more updated information or contact the branch staff of BOCHK.



2c. BOC Dual Currency Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for BOC Dual Currency Card Welcome Offer and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/gba for more updated information or contact the branch staff of BOCHK.

(3) Deposit

3a. Welcome Smart Savings Deposits Offer

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. This "Welcome Smart Savings Deposits Offer (the "Offer") is only applicable to customers who are required to **newly take up** BOCHK **Private Wealth / Wealth Management** Service (collectively, "Integrated Banking Services") during the Promotion Period and do not hold any BOCHK's single-name / joint name deposit account(s) within 6 months prior to 1 January 2025 ("Eligible Customers").
- c. Eligible Customers can enjoy a preferential HKD savings interest rate, should their HKD savings deposit balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

Deposits Balance (HK\$)	Interest Rate (p.a.)
Below 500,000	2.2%
500,000 or above to below 2,000,000	2.5%
2,000,000 or above	2.8%

- d. Eligible Customers can enjoy the Offer within first 100 calendar days ("Offer Period") upon successful taking up of Integrated Banking Services. After Offer Period, BOCHK's prevailing savings interest rate, announced from time to time, will apply.
- e. The Offer is only applicable to deposit of all single-name HKD savings accounts maintained under each Eligible Customers, but not applicable to any deposit of current accounts and joint-name accounts. **Interest is calculated separately for each account.**
- f. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK's prevailing practice for HKD savings deposit account.
- g. **Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.**
- h. The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
- i. If the Eligible Customers are entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customers at its absolute discretion.
- j. Offer is limited and available while quota lasts.
- k. In case of any dispute, the decision of BOCHK shall be final.



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

3b. Designated Preferential RMB and FX Time Deposits Offer

- a. The promotion period is from 1 January 2025 to 31 March 2025, both dates inclusive ("Preferential RMB and FX and Time Deposit Offer Promotion Period").
- b. This Preferential FX Time Deposit Offer is only applicable to customers who have newly taken up / upgraded to *Private Wealth* or *Wealth Management* service within the promotion period. Customer should not have taken up or cancelled *Private Wealth* or *Wealth Management* services in BOCHK in the past 6 months prior to 1 January 2025 ("Preferential RMB and FX Time Deposit Offer Eligible Customer").
- c. If Preferential RMB and FX Time Deposit Offer Eligible Customer places a time deposit - "Preferential RMB and FX Time Deposit" of Equivalent HK\$50,000 or above by converting HKD into designated currencies via branches or Manned Phone Banking Services of BOCHK, can enjoy the following preferential deposit interest rates (p.a.) and exchange offer:

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
7-Day	13%	13%	11%	11%	11%	8%	7%
1-Month	3.5%	3.5%	3.5%	3.5%	3.5%	4.0%	3.0%

- d. The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 31 December 2024 by BOCHK and are for reference only. The preferential interest rate is a one-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by BOCHK from time to time.
- e. 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.**
- f. **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:**
- A. **Time Deposit Principal x (Prime Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
- B. **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.**
- g. The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- h. Offer is limited, first come first served and available while quota lasts.
- i. For details of the above offers, and the relevant terms and conditions, please contact staff of BOCHK.

(4) Payroll Account Terms and Conditions

4a. Payroll Account Reward

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Payroll Promotion Period").
- b. Customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Payroll Customers"): (i) maintain **a valid sole-name Savings Account or sole-name Current Account (not including joint-name account) ("Payroll Account")** with BOCHK, and (ii) register for ***Payroll Account*** via Mobile Banking, Internet Banking, any branch, Phone Banking, or Webpage of BOCHK; AND (iii) start receiving salary via Payroll Account every calendar month by "electronic payroll arrangement" or newly set up "Standing Instruction" from other bank within the next 2 calendar months from the date of Payroll Account registration, and maintain this arrangement until relevant reward is credited; AND (iv) have not registered for and/or taken up BOCHK's *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including the registration month) ("Eligible Payroll Customers"); AND (v) have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking* and *i-Free Banking* ("Integrated Banking Services").
- c. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and / or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB / USD at the exchange rate as determined by BOCHK) or above.
- d. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- e. BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
- f. **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the relevant offer will be forfeited.**
- g. For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

4b. Payroll Mobile Double Reward

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Payroll Mobile Double Reward Promotion Period").
- b. Customers can only enjoy Payroll Mobile Double Reward HK\$688 BOC Credit Card Free Spending Credit ("Free Spending Credit") by meeting all the requirements of ***Payroll Account*** Reward set in the above Term 4a, and successfully complete any TWO of the following items via the BOCHK Mobile Banking (BOCHK 中銀香港) during Payroll Mobile Double Reward Promotion Period ("Eligible Payroll Mobile Double Reward Customers"):
 - i. Register for Payroll Account via BOCHK Mobile Banking; OR
 - ii. Successfully opened BOC Mastercard® Debit Card (applicable to *Private Wealth* and *Wealth Management* client) ("the Debit Card"), and made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with accumulate spending of HK\$5,000 (or its equivalent) or above via the BOC Mastercard® Debit Card ("Eligible Spending")* within promotion period, and maintain the Debit Card valid until Payroll Mobile Double Reward is credited; OR



- iii. Buy or sell stocks (including buying or selling Hong Kong stocks, China A shares and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR
- iv. Foreign Currency Exchange (accumulated 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
- v. Placing Time Deposit; OR
- vi. Successfully submit the application for BOC Express Cash Instalment Loan – Tax Loan and successfully drawdown the loan on or before 30 April 2025; OR
- vii. Successfully applied and granted with BOC Cheers Card or BOC Chill Card or BOC Dual Currency Card; OR
- viii. Successfully set BOCHK account as the Faster Payment System (“FPS”) Default Account, and maintain the arrangement until Payroll Mobile Double Reward is credited; OR
- ix. Successfully register BoC Pay by binding BOCHK Smart Account / BOC Dual Currency Credit Card / BOC Dual Currency Co-branded Card’s main card account, and maintain the arrangement until Payroll Mobile Double Reward is credited.

If any of the abovementioned designated transaction i – ix wasn’t successfully completed within the Payroll Mobile Double Reward Promotion Period, the transaction(s) won’t be deemed eligible for the Payroll Mobile Double Reward.

*Eligible Spending:

- Eligible Spending is only applicable to transactions made during the Promotion Period and to be posted to the Debit Card account on or before 10 April 2025.
 - The following transactions are not applicable for Eligible Spending: (a) fees and charges; (b) cash withdrawal; (c) bank transfers; (d) purchase transactions effected outside of Mastercard network; (e) bill payment (including tax payments to the tax authorities); (f) quasi cash transactions, including: (i) betting and gambling transactions; (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques); (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms); (iv) wire transfers; (v) rental payment or property purchase; (vi) purchase and/or reload of stored value cards or e-Wallets; (vii) purchase of cryptocurrencies; and (viii) instalment payments.
 - BOCHK may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- c. Payroll Mobile Double Reward will be distributed as Free Spending Credit. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Double Reward Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
January 2025 to February 2025	On or before 30 June 2025
March 2024 to May 2025	On or before 30 September 2025

- d. **Eligible Payroll Mobile Double 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 the “Card Company. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**



- e. **Each Eligible Payroll Mobile Double Reward Customer 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.**
- f. Each Eligible Payroll Mobile Double Reward Customer can enjoy this offer once only. If an Eligible Payroll Mobile Double Reward Customer registers for more than one Payroll Account within the Payroll Mobile Double Reward Promotion Period, the Eligible Payroll Mobile Double Reward Customer can only enjoy the offer once.
- g. For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

BOC Credit Card 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 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 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 Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

4c. Payroll Account customer buy transaction for HK Stocks, A Share or US Stocks enjoy \$0 brokerage fee and \$0 safe custody fee :

- Promotion period is from 1 January 2025 until 31 December 2025 (both dates inclusive)("Securities Offer Promotion Period").
- This offer is only applicable to personal banking customers who are holding payroll account and receive salary by "electronic payroll arrangement" or "Standing Instruction" from other bank via Payroll Account; and holding single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account)("Eligible Securities Account") with BOCHK("Eligible Securities Customer").
- Eligible Securities Customers who conduct buy transaction of securities listed on the Hong Kong Exchanges 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") and settled in RMB, or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through Mobile Banking, Internet Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK via Eligible Securities Account during Securities Offer Promotion Period ("Eligible Transaction"), will enjoy \$0 brokerage fee offer and \$0 safe custody fee offers. The maximum brokerage fee rebate amount for each phase during Securities Offer Promotion Period is HK\$5,000 and there is no maximum limit for the transaction count.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee rebate is calculated.
- Eligible Securities Customer should pay the brokerage fee of buying transactions and safe custody fee first.** BOCHK will calculate the brokerage fee and safe custody fee rebate based on the following Eligible Transaction Period, the brokerage fee and safe custody fee will be credited to Eligible Securities Customers' valid HKD settlement account in form of cash on the following Rebate Date:

	Eligible Transaction Period	Rebate Date
Phase 1	1 January 2025 until 31 March 2025 (both dates inclusive)	On or before 30 June 2025

Phase 2	1 April 2025 until 30 June 2025 (both dates inclusive)	On or before 30 September 2025
Phase 3	1 July 2025 until 30 September 2025 (both dates inclusive)	On or before 31 December 2025
Phase 4	1 October 2025 until 31 December 2025 (both dates inclusive)	On or before 31 March 2025

- If Eligible Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee and safe custody fee rebates to any one of HKD 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 Customer should maintain valid Integrated Account Services, Eligible Securities Account and HKD settlement account, and still receive salary by “electronic payroll arrangement” or “Standing Instruction” from other bank via Payroll Account, at the time when the brokerage fee and safe custody fee are credited, otherwise the offer will be forfeited and no rewards will be issued in any other form.

4d. Payroll Account customer enjoys \$0 transaction fee for Monthly Stocks Savings Plan :

- Promotion period is from 1 January 2025 until 31 December 2025 (both dates inclusive) (“Monthly Stocks Savings Promotion Period”).
- This offer is only applicable to personal banking customers who are holding payroll account and receive salary by “electronic payroll arrangement” or “Standing Instruction” from other bank via Payroll Account; and holding single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account) (“Eligible Securities Account”) with BOCHK (“Eligible Monthly Stocks Savings Customer”).
- Eligible Monthly Stocks Savings Customers who settle the contribution payment of Monthly Stocks Savings Plan successfully (including contribution payment settled via securities settlement account or BOC Credit Card) via their Eligible Securities Account during Monthly Stocks Savings Promotion Period, will enjoy \$0 transaction fee in each month.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the transaction fee is calculated.
- **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).** BOCHK will calculate the transaction fee rebate based on the following Monthly Stocks Savings Plan contribution month, the transaction fee will be credited to Eligible Monthly Stocks Savings Customers’ valid HKD settlement account in form of cash on the following rebate date:

Monthly Stocks Savings Plan contribution period	Rebate date
January 2025 until March 2025	On or before 30 June 2025
April 2025 until June 2025	On or before 30 September 2025
July 2025 until September 2025	On or before 31 December 2025
October 2025 until December 2025	On or before 31 March 2025

- If Eligible Monthly Stocks Savings Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the transaction fee to any one of HKD settlement account.
- Eligible Monthly Stocks Savings Customer should maintain valid Integrated Account Services, Eligible Securities Account and HKD settlement account, and still receive salary by “electronic payroll arrangement” or “Standing Instruction” from other bank via Payroll Account, at the time when the transaction fee is credited, otherwise the offer will be forfeited and no rewards will be issued in any other form.

4e. BOC Express Cash Instalment Loan - Tax Season Loan / BOC Express Cash Instalment Loan Top up/



BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up Cash Rebate Offer Promotion Terms and Conditions:

A. BOC Express Cash Instalment Loan - Tax Season Loan (Tax Season Loan) Cash Rebate Offer

- The promotion period is from 3 January 2025 to 3 March 2025 (both dates inclusive).
- Customers must successfully apply for Tax Season Loan within the promotion period; and successfully draw down the loan on or before 31 March 2025; and with a loan amount of HK\$200,000 or above, and with repayment tenor of 24 months; OR loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy corresponding cash rebate listed in below table:
- In addition to clause b, customers successfully apply for Tax Season Loan through E-channels will be entitled to extra cash reward (Cash Reward) for New Year, as shown in the table below. E-Channels include BOCHK website, Internet Banking, Mobile Banking, "BOCHK" WeChat official account or "BOC CC" WeChat official account.

Loan Amount (HK\$)	Cash Rebate for Tax Season Loan (HK\$)					
	Tenor: 24 Months			Tenor: 36 Months or above		
	Cash Rebate	Extra Cash Reward for New Year	Total Reward	Cash Rebate	Extra Cash Reward for New Year	Total Reward
\$50,000 - \$99,999	Not Applicable			\$500	\$200	\$700
\$100,000 - \$199,999				\$800	\$300	\$1,100
\$200,000 - \$499,999	\$500	\$200	\$700	\$1,500	\$500	\$2,000
\$500,000 - \$999,999	\$800	\$300	\$1,100	\$2,000	\$1,000	\$3,000
\$1,000,000 - \$1,499,999	\$1,000	\$500	\$1,500	\$2,500	\$1,500	\$4,000
\$1,500,000 - \$2,999,999	\$1,500	\$800	\$2,300	\$6,000	\$3,000	\$9,000
\$3,000,000 or above	\$3,800	\$2,000	\$5,800	\$8,800	\$5,000	\$13,800

- The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 September 2025 without prior notice.

B. BOC Express Cash Instalment Loan Top up ("Loan Top up")/ BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer") / BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer" Top up) Cash Rebate Offer

- The promotion period is from 3 January 2025 to 3 March 2025 (both dates inclusive).
- Customers must successfully apply for BOC Express Cash Instalment Loan Top up ("Loan Top up") within the promotion period; and successfully draw down the loan on or before 31 March 2025; and with a loan amount of HK\$200,000 or above, and with repayment tenor of 24 months; OR loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy corresponding cash rebate listed in Table 1:
- Customers must successfully apply for BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer") or BOC Express Cash Instalment Loan Top up ("Balance Transfer Top up") within the promotion period; and successfully drawdown the loan on or before 31 March 2025 with a loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to enjoy corresponding cash rebate listed in Table 2:

Loan Amount (HK\$)	(Table 1) Cash Rebate for “Loan Top up” (HK\$)		(Table 2) Cash Rebate for “Balance Transfer” and “Balance Transfer” Top up (HK\$)
	Tenor: 24 months	Tenor: 36months or above	Tenor: 36months or above
\$50,000 - \$99,999	Not Applicable	\$500	\$888
\$100,000 - \$199,999		\$800	
\$200,000 - \$499,999	\$500	\$1,500	\$3,888
\$500,000 - \$999,999	\$800	\$2,000	\$13,888
\$1,000,000 - \$1,499,999	\$1,000	\$2,500	\$23,888
\$1,500,000 - \$2,999,999	\$1,500	\$6,000	
\$3,000,00 or above	\$3,800	\$8,800	

- d. The above cash rebate reward offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 September 2025 without prior notice.

C. Extra Cash Rebate Offer for Designated Promotional Materials/Channels

Customers who fulfill the requirements and apply for the Tax Season Loan or Loan Top up with Gift Code 「PR」 listed on designated promotional materials/ designated promotional channels, is entitled to an extra HK\$500 cash rebate. This reward is not applicable to “Balance Transfer”/ “Balance Transfer” Top up. In addition, it cannot be used in conjunction with any other promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

D. General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products

- The status of the eligible customers' instalment loan accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan when the cash rebate or cash reward is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate or cash reward to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.
- The minimum “Loan Top up” amount is HK\$5,000. The maximum loan amount for Tax Season Loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). For Loan Top up, the maximum Top up amount plus the 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 23 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.
- BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.
- Loan Top up is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a Loan Top up if payments for minimum of three instalments are made and without any overdue record. Customers will be notified of the relevant approved loan amount, interest rate and tenor upon the “Loan Top up” approval. The outstanding loan amount of the existing loan will be deducted from the Loan Top up amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the “Reducing Balance Method”.
- Tax Season Loan or Loan Top up customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. The maximum repayment tenor for “Balance Transfer” is 72 months.
- Examples for loan amount, repayment tenor, monthly flat rate and APR:
 - 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 0.0786%. The Annualized Percentage Rate (“APR”) is



1.75% and without handling fee.

- ii. Loan Top up: 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 0.0830%. The APR is 1.85% and without handling fee.
- iii. Balance Transfer: The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%.

APR as low as 1.75% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$1,500,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0786%, with handling fee waiver, and is applicable to BOCHK *Private Wealth* Customers or selected customer groups.

The rate for individual customers may vary. If customer's loan application cannot fulfil our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.

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 annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. For loan and offer details, interest rates, handling fee, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan - Tax Season Loan / BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

- g. 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. 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 agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement (KFS) for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.
- h. The above offers are not applicable to the staff of BOCHK.

i. 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 the loan. BOCHK may at its discretion adjust the early settlement fee at any time. Individual calculation of the apportionment of the interest and principal is adopted for different loan products 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 BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ 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.

j. 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. 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 BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

E. **General Terms**

- BOC Express Cash Instalment Loan, Loan Top up and Balance Transfer and Balance Transfer Top up are the products of the BOCHK
- The above products are subject to the relevant terms and conditions.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The above products, services and offers are subject to relevant terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.
- The credit rating of each customer must fulfil 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!

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

Promotion Terms and Conditions:

- a. The promotion period is from 1 January 2025 to 31 March 2025, both dates inclusive ("Promotion Period").
- b. This offer is only applicable to personal banking customer with Hong Kong Permanent Identity Card and do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 1 January 2025, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").
- c. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or above via Mobile Banking of BOCHK with promotion code "BBANEWHKD" during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Tenor	Preferential HKD Time Deposit Interest Rate (p.a.)
1-month	4.8%

- d. "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.



- e. Each Eligible Customer can only enjoy this offer once and the maximum deposit amount of "Mobile Account Opening Time Deposit" for each Eligible Customer is HK\$100,000.
- f. 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.**
- g. **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:**
 - i. **Time Deposit Principal x (Prime Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
 - ii. **Time Deposit Principal x (Inter-Bank Offer Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**

***Subject to the rate as quoted by BOCHK from time to time.**
- h. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 31 December 2024 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.
- i. Offer is limited, first come first served and available while quota lasts.

(6) Fund Subscription Fee Reduction, cash reward for Equity Linked Investment Products / Third Party Structured Note linked to Equity* / Designated Bonds* / Securities Offers

6a. Terms and Conditions of Receiving up to HK\$30,888 Reward for Subscribing Designated Investment Products:

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. Reward 1 and Reward 2 is only applicable to personal banking customers of BOCHK who has been registered to use the e-Statements / e-Advices service of investment products ("Eligible Customers").
- c. This promotion is not applicable to the staff of BOCHK and its subsidiaries.
- d. The cash reward will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 June 2025. If an Eligible Customer holds more than one non-dormant HKD Savings Account or HKD Current Accounts, BOCHK has the discretion to credit the cash reward of eligible investment products to any one of the accounts.
- e. Cash reward is not applicable to Transactions via BOCHK Mobile Banking by vulnerable customers.

Reward 1: Upon successfully subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity* / Designated Bonds* (eligible investment products) on the same day for the first time during the Promotion Period, eligible customers can receive the following cash reward for making every HK\$100,000 transaction amount (or equivalent) on each eligible investment product:

Reward 1 Cash Reward	Maximum of Cash Reward of Reward 1
HK\$250	HK\$30,000 (For each eligible investment product)



- Transaction amount of Equity Linked Investment Products, Third Party Structured Note linked to Equity* and Designated Bonds* cannot be counted collectively. Each eligible Investment product has to reach the designated transaction amount separately in order to be eligible to the above-mentioned offer. Example: An eligible customer subscribing HK\$2,050,000 (or equivalent) of Designated Bonds* and HK\$80,000 (or equivalent) of Equity Linked Investment Products on the same day, the eligible customer should then be eligible to HK\$5,000 from the Corporate Bond* transaction, and the Equity Linked Investment Product transaction will not be eligible to the offer.
- The eligible transactions made on the same day for the first time (by each of the eligible investment products) by eligible customers during the Promotion Period will be entitled to the above mentioned offer. Example: An eligible customer makes a HK\$2,000,000 (or equivalent) Designated Bond* transaction for the first time on a single day of 8 January 2025 and makes a HK\$600,000 (or equivalent) Equity Linked Investment Product transaction for the first time on a single day of 7 February 2025. The eligible customer should then be eligible to HK\$5,000 from the Designated Bond* transaction, and HK\$1,500 from the Equity Linked Investment Product transaction.
- Each eligible customer is entitled to receive the offer of each of eligible investment products once only during the Promotion Period.

Reward 2: Upon successfully subscribing Equity Linked Investment Products and/or Designated Bonds* via mobile banking and accumulate a total of HK\$1,000,000 (or equivalent) during the Promotion Period can entitle to below New Year Cash Reward.

Accumulate investment amount	Reward 2 New Year Cash Reward
HK\$1,000,000	HK\$888

- Equity Linked Investment Products and Designated Bonds* products accumulate investment amount counted collectively. Example: An eligible customer subscribing HK\$800,000 (or equivalent) of Designated Bonds on 3 January 2025 via mobile banking, HK\$700,000 (or equivalent) of Equity Linked Investment Products on 24 January 2025 via mobile banking and HK\$900,000 (or equivalent) of Equity Linked Investment Products on 20 February 2025. The accumulate investment amount in the Promotion Period reach HK\$2,400,000, eligible customers should then be eligible to HK\$888 New Year Cash Reward offer.
- Each eligible customer is entitled to receive the offer of Reward 2 New Year Cash Reward once only during the Promotion Period.

* Third Party Structured Note linked to Equity and Designated Bonds are only for *Private Wealth* Professional Investor customers and their calculation of eligible investment products.

Definition of Equity Linked Investment Products / Third Party Structured Note linked to Equity* / Designated Bonds* transactions

- Transaction is based on transaction date.
- Equity Linked Investment Products / Third Party Structured Note linked to Equity* / Designated Bonds* transactions are based on successful subscribed transactions.
- Designated Bonds transactions are bond buy transactions through BOCHK which is not applicable to i) retail bonds issued by the HKSAR Government; and / or ii) retail bonds issued by entities or organizations that are wholly owned by the HKSAR Government; and / or iii) sovereign retail bonds issued by the Central People's Government; and / or iv) retail bonds issued by policy banks of the People's Republic of China.
- Third Party Structured Note linked to Equity* and Designated Bonds* are available only to *Private Wealth* professional investor customers.



Definition of e-Statements / e-Advices

- a. e-Statements / e-Advices includes securities and securities margin account advice / daily statement / monthly statement, fund advice / monthly statement, bonds / certificates of deposit advice / daily statement / monthly statement, equity linked investments / structured notes advice / daily statement / monthly statement, precious metal / FX margin account advice / daily statement / monthly statement, consolidated monthly statement.

6b. 0% Subscription Fee for new Fund customers

- a. The promotion period is from 2 January to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. New investment fund customers refer to personal customers of BOCHK i) who did not have any investment fund holdings and transactions between 1 January 2024 to 31 December 2024, or ii) who open their Fund accounts on or after 1 January 2025 ("Eligible Customers").
- c. During the Promotion Period, Eligible Customers is entitled to 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) using single-named Funds account ("Eligible Subscription"), and the cap of Fund Subscription Fee Reduction is HK\$6,000 ("Subscription Fee Reduction").
- d. The offer is only applicable to customers holding single-named Funds account. Each Eligible Customer is only entitled to the offer once during the Promotion Period.**
- e. 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".
- f. 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.
- g. 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 amount to the Eligible Customers as defined in the following Term i.**
- 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 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 2025 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. Employees of BOCHK are not eligible for this promotion.
- k. 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.

6c. New Securities Account \$0 brokerage fee offer for buying Hong Kong stocks / A shares via designated trading channel

- a. Promotion period is from 1 January 2025 until 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to personal banking 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 Promotion Period and do not have any single-



- name securities account with BOCHK within 6 months preceding the date of New Securities Account opening ("Eligible New Securities Customers").
- c. Eligible New Securities Customers who open New Securities Account during Promotion Period are entitled to first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying transaction of securities listed on HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on SSE or SZSE and settled in RMB via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK ("Designated trading channel") through the New Securities Account within the first 3 months starting from the date of New Securities Account opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New Securities Customer and there is no maximum limit on the transaction count.
 - d. The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated. **Eligible New Securities Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on or before 30 September 2025.
 - e. If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
 - 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 and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
 - g. Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

6d. New US Securities Services HK\$0 brokerage fee offer for buying US stocks via designated trading channel

- a. Promotion period is from 1 January 2025 until 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name US securities services ("New US Securities Services") with BOCHK during Promotion Period and do not have any single-name US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ("Eligible New US Securities Customers").
- c. Eligible New US Securities Customers who open New US Securities Services during Promotion Period are entitled to first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying 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 ("Designated trading channel") through the New US Securities Services within the first 3 months starting from the date of New US Securities Services opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New US Securities Customer and there is no maximum limit on the transaction count.
- d. The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated. **Eligible New US Securities Customers should pay the**



- brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on or before 30 September 2025.
- e. If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement accounts.
 - f. **Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**
 - g. Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

6e. \$0 brokerage fee offer for selling odd lots via designated trading channel

- a. Promotion period is from 1 January 2025 until 31 March 2025 (both dates inclusive) ("Promotion Period")
- b. This offer is only applicable to personal banking customers who maintain single-name securities account ("Eligible Customers") with BOCHK.
- c. This offer is not applicable to joint-name securities account.
- d. Eligible Customers who are buying odd lots listed on the HKEx and settled in HKD or RMB via NotALot function of BOCHK Mobile Banking during Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the securities transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking ("Designated trading channel") 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.
- e. The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated. 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 2025.
- f. 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.
- g. **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.**
- h. Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise this offer will be forfeited.

6f. Deposit Securities offer

- a. 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 2025 until 31 March 2025 (both dates inclusive) ("Deposit Securities Period").
- b. Customers who deposit Eligible Securities with designated market value during Deposit Securities Period ("Eligible Deposit Securities Customers") and maintaining corresponding Integrated Banking Service on 31 March 2025 can entitle to the following cash reward ("Cash Reward"):

	Cash Reward
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Market Value of Eligible Securities Deposited	Private Wealth	Wealth Management	Enrich Banking	i-Free Banking
HK\$5,000,000 or above	HK\$10,000	HK\$4,000	HK\$1,500	HK\$1,200
HK\$1,000,000 – below HK\$5,000,000	HK\$5,000	HK\$2,000	HK\$1,200	HK\$800
HK\$100,000 – below HK\$1,000,000	HK\$1,600	HK\$1,000	HK\$600	HK\$300

- c. 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.**
- d. The market value of Eligible Securities settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- e. 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.
- f. Cash reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Deposit Securities Customers on or before 30 June 2025. **Eligible Deposit Securities Customer should maintain valid securities account and Integrated Account Service when the cash reward is deposited, otherwise this offer will be forfeited.**

6g. Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 2 January to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans ("Fund MSP") via Funds account ("Eligible Funds Accounts") maintained with BOCHK during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 21 April 2025 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution ("Eligible Monthly Funds Investment Customer").
- c. Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).
- d. If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- e. BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.

Terms and conditions of "Monthly Funds Savings Plan"



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

6h. Investment Funds Transfer-In Reward

- a. The promotion period of the offer is from 2 January to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to personal customers of Bank of China (Hong Kong) Limited ("BOCHK").
- c. Customers who (i) successfully submits an investment funds 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 2025, will be eligible to receive the cash reward (the "Eligible Customers").
- d. Eligible Customers who transfer-in an accumulated amount of investment funds of every HK\$200,000 (or equivalent) will be eligible to receive HK\$800 cash reward (the "Transfer-In" Reward). The maximum amount of the Transfer-In Reward is HK\$16,000.
- e. Only open-ended investment funds 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.
- f. BOCHK only accepts investment funds 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 funds being



- transferred from other financial institution(s) must be as same as the Investment Fund account holder's name as registered in BOCHK.
- g. 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 funds on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.
 - h. If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before 31 July 2025, 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.
 - i. 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 2025, 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.
 - j. Employees of BOCHK are not eligible for this promotion.
 - k. 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.

(7) Foreign Exchange

7a. Terms of Exclusive Rewards of Foreign Exchange Welcome Reward via Mobile Banking for BOC Mastercard® Debit Card Customers:

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. This FX Rewards is only applicable to BOCHK *Private Wealth, Wealth Management and Enrich 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 2024 to 31 December 2024 and who are principal cardholders of BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period** (the "Eligible FX Customers").
- c. Eligible FX Customers must fulfil all the following criteria during Promotion Period in order to be entitled to HK\$500 welcome reward ("FX Welcome Reward"):
 - i. Reached accumulated foreign exchange transactions amount of HK\$100,000 (or its equivalent) or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking ("Eligible Exchange Transactions"), AND
 - ii. Made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with accumulate spending of HK\$5,000 (or its equivalent) or above via the BOC Mastercard® Debit Card ("Eligible Spending"). (Eligible Spending of an additional card will be combined with those from the main card to calculate towards the total eligible spending under the same debit card account.)
- d. The FX Welcome Reward is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). **The FX Welcome Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.**
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as



- the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time 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. Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 10 April 2025.
- g. The following transactions are not applicable for Eligible Spending:
- (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
- The Bank may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- h. **In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**
- i. Each Eligible FX Customer can enjoy maximum \$500 FX Welcome Reward once only.
- j. This FX Welcome Reward cannot be used in conjunction with "Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers".
- k. The FX Welcome Reward will be deposited to the relevant account upon verification of record by BOCHK, the FX rewards will be in form of cash, and will be deposited into Eligible FX Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 July 2025.
- l. **Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account and BOC Mastercard® Debit Card during the Promotion Period or at the time when the FX Rewards is deposited, otherwise the rewards will be forfeited.**
- m. The FX rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

(8) Insurance

8a. Terms and conditions of the Offer for the life insurance:

- a. Promotion Period refers to the period from 16 December 2024 until 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfil all of the following

requirements:

- (i) the application form(s) must be duly completed and signed during the Promotion Period;
 - (ii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 April 2025 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - (iii) the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and
 - (iv) the application(s) must be accepted by BOC Life.
- Policy(ies) that fulfill the above-mentioned requirements (i) to (iv) is / are known as "Eligible Policy(ies)".
- c. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
 - d. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity Plan).
 - e. 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 discounted premiums shall be deducted monthly from the customer's designated account during the fourth (4th) to remaining 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.
 - f. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
 - g. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
 - h. 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 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. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
 - i. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
 - j. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
 - k. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
 - l. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned.
 - m. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).



- n. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.
- o. In case of any dispute, BOC Life reserves the right of final decision.
- p. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- q. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.

Important Note of Life Insurance Plans

- The Life Insurance Plans are underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorized and regulated by the Insurance Authority to carry-on long-term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Life Insurance Plans according to the information provided by the proposed insured and the applicant at the time of application.
- The Life Insurance Plans are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed agency of BOC Life for distribution of life insurance products. The Life Insurance Products are products of BOC Life but not BOCHK.
- The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.
- 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 Life Insurance Plans should be resolved between directly BOC Life and the customer.
- BOC Life reserves the right to amend, suspend or terminate the Life Insurance Plans 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 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 policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Life Insurance Plans. For enquiry, please contact the branch staff of the major insurance agent banks



8b. Terms & Conditions of Universal Smart Travel Insurance Plan Promotion ("the Plan"):

- a. Promotion Period is from 1 January 2025 to 31 March 2025 (both dates inclusive).
- b. 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 30 April 2025 ("eligible customers"), otherwise the offer will be forfeited.
- c. Successful enrolment refers to the Proposed Insured who submitted Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 March 2025 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person's re-application within 6 months after policy cancellation/termination of policy renewals.
- d. Premium Discount Offer for the Plan:
 - (i) Single Travel Plan – During the Promotion Period, *Private Wealth* Eligible Customer can enjoy 30% off premium discount upon successful enrolment in the Plan (Single Travel Plan). *Wealth Management* Eligible Customer can enjoy 30% off premium discount upon successful enrolment in the Plan (Single Travel Plan) via "BOCHK online channels / Contact Centre. Other customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 25% off premium discount upon successful enrolment in the Plan (Single Travel Plan) via online channels / Contact Centre.
 - (ii) Annual Travel Plan - During the Promotion Period, *Private Wealth* Eligible Customer can enjoy 25% off first year premium discount upon successful enrolment in the Plan (Annual Travel Plan). *Wealth Management* Eligible Customer can enjoy 20% off first year premium discount upon successful enrolment in the Plan (Annual Travel Plan) via BOCHK online channels / Contact Centre. Other customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 15% off first year premium discount upon successful enrolment in the Plan (Annual Travel Plan) via online channels / Contact Centre.
- e. Online channels refer to BOCHK Internet Banking and Mobile Banking App (Name "BOCHK", customers can choose to Apply Now or Apply via Mobile Banking on this App).
- f. Shopping Voucher ("Voucher"):
 - Voucher is provided by Bank of China Group Insurance Company Limited ("BOCG Insurance").
 - HK\$150 Coupon is applicable to the first 1,000 Eligible Customer who hold *Private Wealth* or *Wealth Management* Account and successfully enrolled in the Plan (Annual Travel Plan) via Internet Banking / Mobile Banking with annual premium payment basis. HK\$100 Coupon is applicable to the first 1,000 other Eligible Customer who successfully enrolled in the Plan (Annual Travel Plan) via online channels with annual premium payment basis. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion
 - Voucher notification letter and Voucher will be mailed to Customer on or before 30 November 2025 in accordance with the correspondence address maintained with BOCG Insurance.
 - Customers should hold the valid policy at the time of mailing of the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Voucher cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Voucher notification letter and / or the Voucher along with the Voucher notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Voucher



is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Voucher is out of stock, BOCG Insurance reserves the right to offer another gift /voucher as a replacement without prior notice which may not have the same value and features as the original Voucher. The usage of the Voucher is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Voucher. For enquiry or complaint on the Voucher, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.

- g. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
- h. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

8c. Terms & Conditions of Smart Domestic Helper Insurance Plan Promotion:

- a. To be eligible for the offer, proposed Insured should fulfil below requirements:
 - Should have successful enrolment in Smart Domestic Helper Insurance Plan ("the Plan") from 1 January 2025 to 31 March 2025 (both days inclusive) ("Promotion Period") and have their policies effective on or before 30 April 2025 ("Eligible Customers"), otherwise the offer will be forfeited.
 - Successful enrolment refers to the Proposed Insured who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 March 2025 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.
- b. During the promotion period, *Private Wealth* Eligible Customers can enjoy 25% off First Year Premium Discount upon successful enrolment in the Plan via BOCHK Mobile Banking; *Wealth Management* Eligible Customers can enjoy 20% off First Year Premium Discount upon successful enrolment in the Plan via BOCHK Mobile Banking; Other Customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 15% off First Year Premium Discount upon successfully enrolment in the Plan via BOCHK Mobile Banking.
- c. Gift eVoucher ("Voucher"):
 - Voucher is provided by BOCG Insurance.
 - During the Promotion Period, HK\$100 Voucher is applicable to Eligible Customer who hold Private Wealth or Wealth Management Account and successfully enrolled in the Plan via BOCHK Mobile Banking with the first year premium paid of HK\$1,000 or above and annual premium payment basis. HK\$50 Voucher is applicable to other Eligible Customer who successfully enrolled in the Plan via BOCHK Mobile Banking with the first year premium paid of HK\$1,000 or above and annual premium payment basis. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion.
 - The Voucher will be credited to the registered BoC Pay account of the eligible customer on or before 30 November 2025. Customers should hold the valid policy at the time of crediting the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Besides, an eligible customer must maintain his/ her registered BoC Pay account valid at the time of crediting the Voucher, otherwise he/ she will not be able to receive the Voucher.



- Eligible customers must install the BoC Pay Mobile Payment App ("BoC Pay") to redeem and use the Voucher. 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 or iPad users may download BoC Pay via App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
 - For the record of issuance of the Voucher, the records of BOCHK and/ or BOCG Insurance shall prevail. BOCHK and/ or BOCG Insurance shall not be responsible for the eligible customers being unable to receive the Voucher arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOCG Insurance.
 - The Voucher is limited and available on a first-come, first-served basis while stocks last. BOCHK and/ or BOCG Insurance reserve the right to replace the Voucher with any alternative voucher without prior notice. The value and features of the alternative voucher may be different from the original Voucher. The Voucher or alternative voucher cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOCG Insurance shall not be liable for loss of the Voucher or alternative voucher under any circumstances and will not reissue or replace any of them. The Voucher or alternative voucher is subject to the relevant terms and conditions of the relevant merchant supplier, please refer to the Terms and Conditions as stated in BoC Pay for details. BOCHK and/ or BOCG Insurance is/ are not the merchant supplier of the Voucher or any alternative voucher. Any enquiry or complaint in respect of the Voucher or any alternative voucher should be directed to the relevant supplier(s). BOCHK and/ or BOCG Insurance give no guarantee to the Voucher and/ or any alternative voucher and/or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Voucher and/or any alternative voucher and/ or the goods and/ or services provided by the supplier(s).
- d. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
- e. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

"Universal Smart Travel Insurance Plan" and "Smart Domestic Helper Insurance Plan" ("the General Insurance Plans") Important Notes:

- The General Insurance Plans are underwritten by the Bank of China Group Insurance Company Limited ("BOCG Insurance").
- The BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the General Insurance Plans. The General Insurance Plans are products 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 General Insurance Plans 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 General Insurance Plans 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 General Insurance Plans, 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.
- 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 General Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The General Insurance Plans 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 General Insurance Plans are 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.

(9) Mortgage Services

9a. Digital Application Offer - Preferential interest rate and extra HK\$500 Cash Reward

- a. Customers who successfully apply for the Bank of China (Hong Kong) Limited ("BOCHK") Mortgage loan via "Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 January 2025 to 31 March 2025 (both dates inclusive, the "Promotion Period"); and i) if such mortgage loan is successfully drawn, ii) plus complete any 4 of the following items: register for "Payroll Account" #, bind their BoC Pay (or its updated version or an equivalent mobile app released by BOCHK) with BOC UnionPay Credit Card issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account ("BoC Pay"), open "Wealth Management" / "Enrich Banking" service, conduct a Foreign Exchange transaction*, complete a buy / sell transaction of HK Stocks, A Shares or US Stocks or a buy / sell odd lot transaction (exclude Monthly Stocks Savings Plan or IPO subscription) via single-name or joint-name securities account (include securities margin account and family securities account) maintained with BOCHK, enroll in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Mobile Banking successfully on or before 31 July 2025 (collectively named "Eligible Customers"), can enjoy the preferential interest rate and extra HK\$500 Cash Reward (collectively named "Cash Reward").



#Customers register for Payroll Account via any branches, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Promotion Period.

*Customers conduct one foreign exchange transaction, including (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars or (c) cross currency conversion through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking or BOCHK Internet Banking during the Promotion Period, but not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.

- b. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- c. The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.
- d. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- e. Eligible Customers must provide the designated promotion code "eAPP500" to BOCHK staff when applying for mortgage services in order to register for Mortgage Offer. Regarding the registration records of BOCHK Mortgage Offer, the records of BOCHK system shall prevail.
- f. Each Eligible Customer can only receive the Cash Reward once within the Promotion Period on the basis of the record by BOCHK.
- g. The Cash Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 31 October 2025.
- h. The status of the Eligible Customers' Mortgage Account and the designated mortgage repayment account, must be normal and valid when BOCHK credits the Cash Reward. If customers cannot fulfil any of the above requirements, BOCHK reserves the right to cancel the Cash Reward without prior notice.
- i. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay Mobile Application and/or Mobile Banking imposed by their service providers.
- j. Please download relevant Mobile Application from official application stores or the BOCHK website, and ensure the search wording. iPhone users may download via the App Store; Android users may download via Google Play, and Huawei AppGallery or BOCHK website.
- k. By using BOCHK Mobile Application, BoC Pay Mobile Application and/or Mobile 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 Application, BoC Pay Mobile Application and/or Mobile Banking.
- l. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
- m. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- n. In case the Cash Reward are out of stock or unavailable, BOCHK reserves the right to substitute the Cash Reward with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Cash Reward provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
- o. 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 2025 to 31 March 2025 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 July 2025, 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 home insurance / fire insurance which is eligible for mortgage customers

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



document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.

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

9b. Extra up to HK\$1,000 "Mortgage Service" Offer [General Customers]:

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("promotion period").
- b. Customers who successfully apply for BOCHK Mortgage Loan, use the *Private Wealth* / *Wealth Management* Service* and apply Payroll Account* during the promotion period; plus drawdown the mortgage loan on or before 31 July 2025 (collectively named "Eligible General Customers"), can enjoy extra Cash Reward of mortgage service ("Cash Reward"). For details, please refer to below:

Cash Reward	
<i>Private Wealth</i> customers	<i>Wealth Management</i> customers
HK\$1,000	HK\$500

* It's subject to terms and conditions, please refer to point 1.5 Terms of *Private Wealth* / *Wealth Management* Service and point 4 Terms of Payroll Account Reward for details.

- c. Eligible General Customers must provide the designated promotion code " GEN2025" to BOCHK staff when applying for mortgage services in order to register for Cash Reward. Regarding the registration records of BOCHK Cash Reward, the records of BOCHK system shall prevail.
- d. **The Offer is only applicable to "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 31 July 2025, the records of the BOCHK system shall prevail.**
- e. **The Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.**
- f. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- g. In the case of a joint mortgage account, at least one of the Eligible General Customers' account holders must be an eligible customer of Payroll Account that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
- h. In the case of a joint mortgage account, the account holder will be regarded as an Eligible General Customer. Only one of the account holders can enjoy the Cash Reward. BOCHK reserves the right to make the final decision to distribute the Cash Reward to one of the account holders.
- i. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, single-name securities account or Foreign Exchange Service, the account can only enjoy the Mortgage Offer once.
- j. Cash Reward of Mortgage Offer will be credited to the designated mortgage repayment account on or before 31 October 2025.
- k. In case the Cash Reward are out of stock, BOCHK reserves the right to substitute the Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
- l. The Eligible General Customers must still hold a valid Mortgage and Payroll Account specific accounts and when BOCHK sending out the Cash Reward, otherwise the Cash Reward will be forfeited.

- m. 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.

9c. Terms of *Private Wealth / Wealth Management Service* ("Integrated Banking Services")

- a. In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the Total Relationship Balance of the following designated amount or above. If a customer is not able to meet the Total Relationship Balance requirement, BOCHK 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 Account Services	Total Relationship Balance Requirements
Private Wealth	HK\$8,000,000 or above
Wealth Management	HK\$1,000,000 or above

b. Allocation of Integrated Banking Services status:

- BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.
 - 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.
 - BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer's Integrated Banking Services status.
 - 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.
- c. For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

(10) Offers for 18-35 Enrich/i-Free Customers

a. **Total Relationship Balance Growth Reward**

Please refer to (1) Total Relationship Balance Growth Reward.

b. **Terms and Conditions for 18-30 TrendyTogether Offers**

A. "TrendyTogether" customers who buy/sell securities through designated trading channel can enjoy \$0 brokerage fee and \$0 safe custody fee offers ("this promotion"):

- Promotion period is from 1 January 2025 until 31 March 2025 (both dates inclusive)("Promotion Period").
- This promotion is only applicable to personal banking customers who taken up Integrated Account Services, holding single-name securities account (exclude securities margin account and family securities account)("Eligible Securities Account") with Bank of China (Hong Kong) Limited ("BOCHK") during the Promotion Period and the age calculated in birth year is between 18 to 30 (including 18 and 30)("Eligible Customers").
- Eligible Customers who have successfully completed a transfer transaction via BOCHK Mobile Banking / BoC Pay "Transfer/FPS" function, of which the transfer should be made at least HK \$1 to a third-party payee (not applicable of transferring to the payer's same name accounts of BOCHK and / or other banks), and also have entered a message as "TrendyTogether" at the "Message to payee" field ("Transfer task"). It will automatically join the TrendyTogether ("Eligible TrendyTogether Customer"), and enjoy this promotion.



- Eligible TrendyTogether Customers who conduct buying and / or selling transaction of securities listed on the Hong Kong Exchanges 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") and settled in RMB or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through Mobile Banking, Internet Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK via Eligible Securities Account during Promotion Period ("Eligible Transaction"), will entitle \$0 brokerage fee offer for the first HK\$500,000 accumulated Eligible Transaction amount in each month. Also, Eligible TrendyTogether Customers will enjoy \$0 safe custody fee offer during Promotion Period ("This Promotion Offer").
 - The monthly accumulated Eligible Transaction amount will be calculated on a monthly basis and reset on the first calendar day of each calendar month.
 - If the monthly stock trading amount exceeds HK\$500,000, Eligible TrendyTogether Customers will be required to pay the brokerage fee as per standard tariff listed in "Securities Services Charges" for the exceeded amount.
 - The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated. **Eligible TrendyTogether Customers must should pay the brokerage fee of buying and / selling transactions and safe custody fee first.** BOCHK will calculate the brokerage fee and safe custody fee rebate based on the completion date of the Transfer task and the following trading Eligible Transaction period, the brokerage fee and safe custody fee rebate will be credited in form of cash into Eligible TrendyTogether Customers' valid HKD settlement account on the following rebate date. If Eligible New TrendyTogether Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee and safe custody fee to any one of HKD settlement account.
- a. The completion date for Transfer task is from 1 January 2025 until 31 March 2025 (both dates inclusive)
- | Trading Eligible Transaction period | Rebate date |
|---|--------------------------------|
| 1 January 2025 to 31 March 2025(both dates inclusive) | On or before 30 June 2025 |
| 1 April 2025 to 30 June 2025 (both dates inclusive) | On or before 30 September 2025 |
| 1 July 2025 to 30 September 2025 (both dates inclusive) | On or before 31 December 2025 |
| 1 October 2025 to 31 December 2025 (both dates inclusive) | On or before 31 March 2026 |
- b. The completion date for Transfer task is from 1 April 2025 until 30 June 2025 (both dates inclusive)
- | Trading Eligible Transaction period | Rebate date |
|---|--------------------------------|
| 1 April 2025 to 30 June 2025 (both dates inclusive) | On or before 30 September 2025 |
| 1 July 2025 to 30 September 2025 (both dates inclusive) | On or before 31 December 2025 |
| 1 October 2025 to 31 December 2025 (both dates inclusive) | On or before 31 March 2026 |
- c. The completion date for Transfer task is from 1 July 2025 until 30 September 2025 (both dates inclusive)
- | Trading Eligible Transaction period | Rebate date |
|---|-------------------------------|
| 1 July 2025 to 30 September 2025 (both dates inclusive) | On or before 31 December 2025 |
| 1 October 2025 to 31 December 2025 (both dates inclusive) | On or before 31 March 2026 |
- d. The completion date for Transfer task is from 1 October 2025 until 31 December 2025 (both dates inclusive)
- | Trading Eligible Transaction period | Rebate date |
|---|----------------------------|
| 1 October 2025 to 31 December 2025 (both dates inclusive) | On or before 31 March 2026 |
- **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 TrendyTogether Customers should maintain valid Integrated Banking Services, Eligible Securities Account and HKD settlement account at the time when the brokerage fee and safe custody fee rebate are credited, otherwise the offer will be forfeited and no rewards will be issued and no rewards will be obtained in any other form.

B. Terms and Conditions of 《Banking TrendyToo Interest on the Goal》:

- a. The promotion period of BOCHK 《Banking TrendyToo Interest on the Goal》 (the "Promotion") is from 2 January 2025 to 20 March 2025 ,both dates inclusive ("Promotion Period").



- b. This Promotion is only applicable to new customers who must fulfil all the following requirements ("Eligible Customer(s)"):
- New customers do not hold any Bank of China (Hong Kong) Limited ("BOCHK") single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 2 January 2025; **and**
 - New customers are required to successfully open an Enrich / i-Free personal banking account within the Promotion Period; **and**
 - New customers are aged 18 to 35 (aged 18 and 35 inclusive) during the Promotion Period.
- c. The Eligible Customers who meet the following conditions during the Promotion Period, can enjoy **preferential HKD savings deposits rate of up to 2% p.a.**:
- Base Rate:** Enjoy preferential HKD savings deposits rate of 1% ("Base Rate ") during the "HKD Savings Interest Rate Offer Period".
 - Bonus Rate:** By completing designated tasks within the designated "Challenge Period(s)", the Eligible Customers can further unlock **preferential HKD savings deposits rate of up to 1% p.a.** during the designated "HKD Savings Deposits Rate Offer Period".

Challenge Period(s) (both dates inclusive)	HKD Savings Deposits Rate Offer Period
2 January 2025 to 20 January 2025	1 February 2025 to 28 February 2025
21 January 2025 to 20 February 2025	1 March 2025 to 31 March 2025
21 February 2025 to 20 March 2025	1 April 2025 to 30 April 2025

The Eligible Customers can earn preferential HKD savings deposits rate of 0.5% p.a. by completing one of the following designated tasks ("Designated Task (s)") with personal sole-name account in each Challenge Period(s). Each transaction will only be calculated once in each Challenge Period(s), and the Eligible Customers can enjoy Bonus Rate up to 1% p.a.:

Designated Task(s)
(1) Successfully applied BOCHK Mastercard® Debit Card (only applicable to main card holder)
(2) Register for Payroll Account of BOCHK; or start receiving salary by "electronic payroll arrangement" via Payroll Account or newly set up "Standing Instruction" to deposit salary to BOCHK. • For the record for BOCHK Payroll Account, BOCHK's system record shall prevail
(3) Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking

- BOCHK Mastercard® Debit Card only applicable to designated customer applications. For details, please refer to the product website and its terms and conditions updated from time to time:
Product website: <https://www.bochk.com/dam/more/bocdebitcard/card/en.html>
BOCHK Mastercard® Debit Card T&C:
https://www.bochk.com/dam/document/TnC/DEP/mdctnc_en.pdf
 - "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB / USD) or above.
 - "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through BOCHK's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
 - BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
 - 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 ("Eligible Exchange Transactions"). Foreign Currency Exchange is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
 - 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.
- d. The event date of the promotion shall be determined by the BOCHK at an absolute discretion. BOCHK reserve the final right to vary or extend the event date or cancel the event at any time without prior notice.
- e. The Offer is only applicable to deposit of all single-name HKD savings accounts maintained under each Eligible Customers, but **not applicable to any deposit of current accounts and joint-name accounts. Interest is calculated separately for each account.**
- f. **Eligible Customers must maintain a valid HKD savings account and BOC Mastercard® Debit Card with BOCHK during the Promotion Period and at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.**
- g. The savings deposits interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposits interest rates.
- h. Interest is calculated with reference to daily balance, while the interest of Basic Savings Deposit Interest Rate will be paid according to BOCHK's prevailing practices for HKD Savings Account. The interest amount is based on the records of BOCHK.



- i. If the Eligible Customers are entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customers at its absolute discretion.
- j. 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 without prior notice.
- k. No person other than the Eligible Customers and BOCHK will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- l. Eligible Customers must read and be bound by these Terms and Conditions for participating in this Promotion. By participating in this Promotion, Eligible Customers acknowledge that he/she has read, accepted and agreed to be bound by these Terms and Conditions.
- m. In case of any dispute, the decision of BOCHK shall be final.
- n. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

(11) Terms and Conditions of BOCHK Private Wealth Referral Program

The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").

1. Private Wealth Customer Referral Reward:

- At the time of Referral, the Referrer should have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking* service or Private Banking service with BOCHK ("Eligible Referrer"), staff of the branch is not eligible as a Referrer under the Referral Programme; OR Selected SME customers, the offer is only applicable to the selected customers who receive the promotion via electronic channels or branches from Bank of China (Hong Kong) ("Eligible SME Referrer").
- Eligible Referrer must get his/her Invitation Code in "Refer Friends" page via branches, Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee; the Referee need to take up or upgrade to *Private Wealth* during Promotion Period and must input the Invitation Code of referrer in "Invitation Code" field when opening a new banking account / upgrade in order to receive the relevant referral reward.
- The referee can fill in the registration form in branch, or fill in the registration form in which BOCHK relationship manager sent email to Eligible SME Referrer, and reply to the relationship manager by referee.
- The Eligible Referrer or Eligible SME Referrer who successfully refers a customer to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the following requirements ("Successful Referral"), the Referrer can enjoy below referral rewards:

Referral Requirements	Referee Requirements	Cash Reward
- Should have taken up Integrated Banking Services with BOCHK [#]	newly take up / upgrade to <i>Private Wealth</i> service	HK\$3,888 each
- Should have taken up Integrated Banking Services with BOCHK [#]		HK\$5,888 each
- Maintained as a valid "Registered Customers" of Business Integrated Account*		
- Selected SME customers		

[#] Including Private Wealth, Wealth Management, Enrich Banking, i-Free Banking service or Private Banking service.

* "Registered Customers" refer to the Integrated Banking Services customer who is the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of Business Integrated Account with BOCHK on 31 December 2024.

- The requirements of referee are as follows:

i. <Applicable for customers who newly take up BOCHK Private Wealth service>

The referee is required to **newly take up** *Private Wealth* service during the promotion period, and achieve the **Total Relationship Balance of HK\$8,000,000 or above** in the next month after the successful *Private Wealth* account opening, **and maintain for the subsequent 3 months upon the successful account opening month:**

Period of <i>Private Wealth</i> account opening (both dates inclusive)	Achieving Total Relationship Balance of HK\$8,000,000 to the following month	Total Relationship Balance maintained to the following month
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1-31 January 2025	February 2025	April 2025
1-28 February 2025	March 2025	May 2025
1-31 March 2025	April 2025	June 2025

ii. **<Applicable for customers who upgrade to BOCHK Private Wealth service>**

The referee is required to **upgrade to Private Wealth** service during the promotion period, and achieve the Total Relationship Balance of HK\$8,000,000 or above & the Total Relationship Balance growth amount at HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrading, **and maintain for the subsequent 3 months upon the successful account upgrading month:**

Period of <i>Private Wealth</i> upgrade (both dates inclusive)	Achieving Total Relationship Balance of HK\$8,000,000 or above & the Total Relationship Balance growth amount at HK\$3,000,000 or above to the following month (comparing to the Total Relationship Balance of December 2024)	Total Relationship Balance maintained to the following month
1-31 January 2025	February 2025	April 2025
1-28 February 2025	March 2025	May 2025
1-31 March 2025	April 2025	June 2025

- iii. Total Relationship Balance Growth Amount is comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of December 2024;
- iv. *Private Wealth* eligibility criteria and maintenance conditions: To become a *Private Wealth* customer, you must be an "Integrated Banking Services" customer aged 18 or above and maintain a Total Relationship Balance of at least HK\$8,000,000;
- v. Have not taken up or cancelled *Private Wealth* in BOCHK in the past 6 months prior to 1 January 2025;
- vi. Each referee can only be referred once. In the event that the referee is referred by more than one Eligible Referrer, BOCHK will contact the referee to determine the successful referral based on the Eligible Referrer details confirmed by the referee;

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.
- ¹ The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
- ² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), 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. Redemption Arrangement for the Reward:

i. *Private Wealth* Customer Referral Rewards:

Period of <i>Private Wealth</i> account opening / upgrade (both dates inclusive)	Fulfilment Month
1-31 January 2025	October 2025
1-28 February 2025	
1-31 March 2025	

The Referral Reward will be credited to the Eligible Referrer or Eligible SME Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account or respective BOCHK Business Integrated Account on the fulfilment month in the above table, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account or Eligible SME Referrer must hold a valid BOCHK Business Integrated Account and maintained as a valid "Registered Customers" of Business Integrated Account* when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

* "Registered Customers" refer to the Integrated Banking Services customer who is the sole proprietor of sole proprietorship, partners of partnership or directors of limited company of Business Integrated Account with BOCHK before 31 December 2024.

- ii. **The Referee are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 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.**
- iii. Eligible Referrer are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible Referrer is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

Please visit https://www.bochk.com/dam/more/privatewealth/tnc/service_en.pdf for the Terms and Conditions of *Private Wealth*.

(12) FamilyMAX Rewards Terms and Conditions

A. **Terms and Conditions of FamilyMAX Monthly Deposit Savings Plan – Club Deposit**

- a. The promotion period is from 2 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
 - b. This offer is only applicable to *Kiddie Sky Savings Account* or child at the age of 11 to 17 who have take up *i-Free Banking* of BOCHK.
- To be eligible for these offers, customers must successfully set up new "FamilyMax Monthly Deposit Savings Plan" via any branch of BOCHK during the Promotion Period.

Currencies	HKD
Contribution Period	12 months
Interest Rates (p.a.)	2.50%
Contribution Cycle	1、2、3 or 6 months
Minimum Contribution Amount per Time (Original Currencies)	\$500
Maximum Contribution Amount per Time (Original Currencies)	\$50,000

General Terms:

- **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
- **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is**

higher) subject to a minimum of HKD200:

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

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

- If customer updates maturity instruction of Club Deposit that amending “Settlement Account” (also “Deposit Account”) to other accounts under the same customer, subsequently the amendment will automatically update the “Autopay Account” (also “From Account”) of Club Deposit same as amended “Settlement Account”.
- 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 published on 2 January 2025 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.

B. Terms and Conditions of Welcome Smart Savings Deposits

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) (“Promotion Period”).
- b. This “Welcome Smart Savings Deposits” (the “Offer”) is only applicable to customers who are newly take up BOCHK *Private Wealth / Wealth Management Service* (collectively, “Integrated Banking Services”) during the Promotion Period and do not hold any BOCHK’s single-name / joint name deposit account(s) within 6 months prior to 1 January 2025 (“Eligible Customers”).
- c. Eligible Customers can enjoy a preferential HKD savings interest rate, should their HKD savings deposit balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

Deposit Balance (HK\$)	Interest Rate (p.a.)
Below 500,000	2.2%
500,000 or above to below 2,000,000	2.5%
2,000,000 or above	2.8%

- d. Eligible Customers can enjoy the Offer within first 100 calendar days (“Offer Period”) upon successful taking up of Integrated Banking Services. After Offer Period, BOCHK’s prevailing savings interest rate, announced from time to time, will apply.
- e. The Offer is only applicable to deposit of all single-name HKD savings accounts maintained under each Eligible Customers, but **not applicable to any deposit of current accounts and joint-name accounts. Interest is calculated separately for each account.**
- f. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK’s prevailing practice for HKD savings deposit account.
- g. **Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.**
- h. The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
- i. If the Eligible Customers are entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customers at its absolute discretion.
- j. The Offer is limited and available while quota lasts.

C. Terms and Conditions of “Banking TrendyToo Refer Friends” Promotion



- a. Promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. The Promotion shall be applicable to customers of Integrated Banking Services of BOCHK ("Selected Customers").
- c. 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 f(ii) (the "Referee") during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause f(i) (the "Eligible Referrer") in "Invitation Code" field when opening a new banking account, and successfully opens a new account in order to receive the relevant referral reward (the "Eligible Referee").
- d. If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause c, the Eligible Referrer can enjoy below designated amount of rewards in the form of cash rewards (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\$1,000	HK\$150

- e. The number of rewards is limited to first 3 *Enrich Banking* / *i-Free Banking* referrals and first 3 *Wealth Management* referrals. Each Eligible Referrer can enjoy maximum rewards of HK\$3,450 (assuming referrer successfully referred 3 *Wealth Management* customers 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 successful account opening referrals exceed the limit, BOCHK will issue the reward based on chronological order of the successful account opening date of the Eligible Referee.
- f. Eligible Referrer and Eligible Referee must fulfil all the conditions below during the Promotion Period and at the time when the rewards are credited:
 - i. Eligible Referrer
 - Has taken up Integrated Banking Service; and
 - ii. Eligible Referee
 - Has not cancelled personal banking or services in BOCHK in the past 6 months prior to 1 January 2025; and
 - Opens account and inputs the Eligible Referrer's Invitation Code and successfully open account during the Promotion Period;
 - Has not been referred in the same promotion;
 - Is not the same person as the Referrer
 - *Enrich Banking* / *i-Free Banking* referees are required to aged 18-35 on the day of account opening (aged 18 and 35 inclusive);
 - Maintain the "Total Relationship Balance" of the following designated amount or above within the promotion period:

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

- g. The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 30 September 2025, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- h. 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.
- i. A Referee can only be referred once and shall be subject to the Bank's final records.
- j. 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.
- k. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

D. Terms and Conditions of "Wealth Planning Service" HK\$188 Cash Reward Offer



- a. Promotion period is from 2 January 2025 to 31 March 2025 (both dates inclusive) (the "Promotion Period")
- b. Customers who complete the "Wealth Planning Service" at any branches of the BOCHK within the Promotion Period and fulfil the below requirements ("Eligible Customers"), are eligible to receive HKD188 Cash Reward ("Cash Reward"):
 - I. Eligible Customers successfully activate the following functions: "My Portfolio - Unrealized Gain/Loss", "My Portfolio - My Holdings". The eligibility of the Cash Reward is subject to the record of BOCHK.
 - II. Eligible Customers need to complete "Wealth Planning Service" on or before 31 March 2025, the Cash Reward will be credited to the Eligible Customer's individual savings account before 31 May 2025. Eligible Customer's individual savings account must be valid when the Cash Reward is being credited, or else the Cash Reward will be cancelled automatically forthwith and no substitution in the means of other reward will be distributed without prior notice.
 - III. Each Eligible Customer can only enjoy the Cash Reward once within the Promotion Period.
 - IV. The Cash Reward is limited in supply on a first-come-first-served basis and based on the record maintained by BOCHK.
- c. BOCHK reserves the right to cancel the Cash Reward to Eligible Customers where Eligible Customers are not able to fulfill any of aforementioned requirements.
- d. The Cash Reward only serves as a promotion purpose and is not intended to be any solicitation for the sales of any investment products and/or insurance products.

Important Note

All analysis result, data, pricing and estimates of "Wealth Planning Service" are for reference only and should not be construed as an invitation to offer, or purchase, or subscribe to any investment products. Nor should it be relied on as any financial or investment advice. Should you have any questions, please seek for advice from independent financial consultant.

E. Terms and Conditions of General Insurance Exclusive Promotion

- a. Promotion Period: From 1 January 2025 to 31 March 2025 (both dates inclusive).
- b. To be eligible for the offer, *Private Wealth/ Wealth Management* customers should have successful enrolment in "Universal Smart Travel Insurance Plan", "Greater Bay Area Travel Insurance Plan", "GoStudy Student Insurance Plan", "Premier Home Comprehensive Insurance" or "Smart Domestic Helper Insurance Plan" (the "Designated Insurance Plans") within the Promotion Period via BOCHK Mobile Banking or Online Banking; and have their policies effective on or before 30 April 2025.
- c. Successful enrolment refers to the Policyholder who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 March 2025 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person's re-application within 6 months after policy cancellation / termination of policy renewals.
- d. Premium Discount Offer:

During the Promotion Period, *Private Wealth/ Wealth Management* customers can enjoy 30% off premium discount of Single Travel Plan or 30% off first year premium discount of Annual Travel Plan upon successful enrolment in "Universal Smart Travel Insurance Plan"; 30% off premium discount upon successful enrolment in "Greater Bay Area Travel Insurance Plan"; 30% off premium discount upon successful enrolment in "GoStudy Student Insurance Plan"; 30% off first year premium discount upon successful enrolment in "Premier Home Comprehensive Insurance"; and 30% off first installment premium discount upon successful enrolment in "Smart Domestic Helper Insurance Plan", via BOCHK online channels, and by entering the promotional code "FMX25".
- e. Shopping Coupon ("Coupon"):
 1. The Coupon is provided by Bank of China Group Insurance Company Limited ("BOCG Insurance").
 2. During the Promotion Period, the first 200 *Private Wealth/ Wealth Management* Customers may receive an extra HK\$100 Coupon upon successful enrolment in the Designated Insurance Plans via BOCHK online channels with net premium of HK\$1,000 or above (not including premium levy) for single policy, by entering the promotional code "FMX25". Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
 3. The Coupon notification letter and the Coupon will be mailed to the Customers on or before 30 November 2025 in accordance with the correspondence address maintained with BOCG Insurance.
 4. Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon will be forfeited. Coupon cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Coupon notification letter and / or the Coupon along with the Coupon



notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. The Coupon is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Coupon is out of stock, BOCG Insurance reserves the right to offer another gift / voucher as a replacement without prior notice which may not have the same value and features as the original Coupon. The usage of the Coupon is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Coupon. For enquiry or complaint on the Coupon, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.

- f. The Premium Discount is offered by BOCG Insurance.
- g. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

Important Notes:

- The Designated Insurance Plans and the supplementary rider(s) (if any) are underwritten by BOCG Insurance.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products 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 Designated Insurance Plans 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 Designated Insurance Plans 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 Designated Insurance Plans, 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.
- 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 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 but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The Designated Insurance Plans 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 Designated Insurance Plans are 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.

F. Terms and Conditions of the Offer for the Life Insurance

- a. Promotion Period refers to the period from 16 December 2024 until 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfil all of the following requirements:
 - (i) the application form(s) must be duly completed and signed during the Promotion Period;
 - (ii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 April 2025 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - (iii) the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and

- (iv) the application(s) must be accepted by BOC Life.
Policy(ies) that fulfil the above-mentioned requirements (i) to (iv) is / are known as "Eligible Policy(ies)".
- c. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
 - d. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity (Lifetime) & BOC Life Deferred Annuity (Fixed Term)).
 - e. 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 discounted premiums shall be deducted monthly from the customer's designated account during the fourth (4th) to remaining 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.
 - f. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
 - g. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
 - h. 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 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. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
 - i. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
 - j. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
 - k. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
 - l. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned.
 - m. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).
 - n. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.
 - o. In case of any dispute, BOC Life reserves the right of final decision.
 - p. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
 - q. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.
 - r. BOCHK is the appointed insurance agency of Bank of China Group Life Insurance Company Limited ("BOC Life") for distribution of life insurance products. The life insurance product is a product of life insurance companies 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 Life Insurance Plans should be resolved between directly BOC Life and the customer. Please contact Branch relationship Manager for more life insurance plans details.

G. Terms and Conditions of 0% subscription fee for first subscription made via Smart Invest

- a. The promotion period is from 2 January 2025 to 31 March 2025 (both dates inclusive) ("the Promotion Period").
- b. The offer is applicable to Personal Customers of BOCHK ("Eligible Customers").
- c. During the Promotion Period, the Eligible Customers are entitled to enjoy 0% fund subscription fee ("Subscription Fee Offer") on the first investment fund subscription made via Smart Invest ("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of the subscription fee amount of Eligible



Subscription.

- d. The Subscription Fee Offer is not applicable to i) 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 fund subscription made via BOCHK Mobile Banking or Internet Banking by vulnerable customers (as defined by BOCHK).
- f. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will refund the subscription fee (the "Refund") to the Eligible Customers as defined in the Clause i.**
- g. **Each Eligible Customer is only entitled to the offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds subscription, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details.**
- h. If Eligible Customers enjoy the Subscription Fee 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 amount of Refund will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 June 2025 and eligible customers should hold a valid fund account of BOCHK at the time when the Refund is deposited, otherwise the offer will be cancelled.
- j. Employees of BOCHK are not eligible for this Subscription Fee Offer.
- k. For relevant non-Hong Kong dollar denominated fund subscription, the fund subscription amount will be converted into Hong Kong dollar based on the prevailing exchange rate of the relevant currency on the subscription day recorded by BOCHK for calculation of amount of the Refund. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

Terms and Conditions of the "Smart Invest" HK\$100 Reward offer (the "Offer")

- a. The Offer is effective from 2 January 2025 to 31 March 2025, both dates inclusive ("the Promotion Period").
- b. The Offer is applicable to eligible customers who must meet the following conditions i) have not completed any fund subscription through "Smart Invest" on or before 31 December 2024 and ii) successfully complete a fund subscription through "Smart Invest" (no limitation on transaction amount) during the Promotion Period (the "Eligible Customer"). Eligible Customers will be entitled to enjoy HK\$100 reward (the "Reward").
- c. During the Promotion Period, each Eligible Customer is entitled to enjoy the Offer once. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to conduct funds subscription, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details. The Reward is limited in supply on a first-come, first-served basis.
- d. The Reward will be deposited to Eligible Customers' non-dormant Bank of China (Hong Kong) HKD Saving Account or HKD Current Account on or before 30 June 2025. Eligible Customer should maintain a valid account throughout the promotion period and at the time when the reward is deposited. In the event of termination of Eligible Customer's valid account during the Promotion Period or at the time the reward is being awarded, the reward will otherwise be cancelled automatically forthwith.

H. BOC Cheers Card Welcome Offer



Promotion Period and Eligibility of Welcome Offer:

- The promotion period runs from now until 31 December 2025 ("Promotion Period").
- Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) and BOC Chill Card ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer.
- Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary 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 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.
- Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants 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 firstly approved will be offered.

Welcome Offer and Spending Requirement:

- Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfil the below spending requirement within the first month and following 2 calendar months of card issuance ("Spending Period") (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)	Extra Welcome Offer
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above	75,000 Points Fulfil the spending requirement of BOC Cheers Card and hold a BOCHK "Private Wealth" or "Wealth Management" Account within the Promotion Period (Eligible Credit Card is required to be applied within the Promotion Period and successfully issued on or before 28 February, 2026)
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above	
BOC Chill Card	HK\$500 Cash Rebate	Accumulate spending of HK\$5,000 or above	Not applicable

Spending Period Example:

Card Issuance Date	Spending Period
8 January 2025	8 January 2025 to 31 March 2025
10 December 2025	10 December 2025 to 28 February 2026

- Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted amount of merchant instalment 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 instalment, 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, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travellers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main card and additional/supplementary card spending will be combined for calculation.
- Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
- Eligible Transaction of an additional/supplementary card will be combined with those from the main card to



calculate towards the total Gift Points/Cash Rebate.

- j. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- k. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited for properly defining above spending categories counted as Eligible Transaction.
- l. 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 Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

Fulfilment of Welcome Offer:

- m. The Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfilment of all requirements (if applicable).
- n. The Gift Points of Extra Welcome Offer awarded for BOC Cheers Card will be credited to the main card account of the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfilment of all requirements (if applicable).
- o. The Cash Rebate awarded for BOC Chill Card will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card.
- p. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Welcome Offer:

- q. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
- r. If multiple redemption of Welcome Offer and Extra Welcome Offer has occurred or any of the transaction 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 and Extra Welcome Offer to the Cardholder's credit card account without prior notice. If the Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) to the Cardholder's credit card account without prior notice.
- s. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. 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.
- t. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- u. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- v. No person other than the Eligible 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.

Terms and Conditions of BOC Cheers Card Supplementary Card Offer

- a. The promotion period runs from 1 January 2025 until 31 March 2025 (the "Promotion Period").
 - b. Customer is required to apply BOC Cheers Card Supplementary Card (including BOC Cheers Visa Infinite Card Supplementary Card and BOC Cheers Visa Signature Card Supplementary Card, collectively "Eligible Supplementary Card") within the Promotion Period with the Eligible Supplementary Card approved and at least 1 transaction made within 1 month after card issuance in order to receive 25,000 Gift Points for each Eligible Supplementary Card ("Supplementary Card Offer").
 - c. Customer can enjoy the Extra Supplementary Card Offer of 25,000 Gift Points upon fulfilled the requirement of clause (b.) and main Cardholder holding a Private Wealth or Wealth Management Account within the Promotion Period for each Eligible Supplementary Card ("Extra Supplementary Card Offer").
- Example:

	Fulfil the Spending Requirement of Supplementary Card Offer	Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account	Supplementary Card Offer (Points)	Extra Supplementary Card Offer (Points)	Total Points
Customer A	✓	✓	25,000	25,000	50,000
Customer B	✓	✗	25,000	Not applicable	25,000

- d. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder. In all conditions, the Company's record shall prevail.
- e. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to the main Cardholders' account by 30 June 2025. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- f. Each main Cardholder's account is eligible for earning Supplementary Card Offer and Extra Supplementary Card Offer of a maximum of 100,000 Gift Points during the entire Promotion Period.
- g. If multiple redemption of Supplementary Card Offer and Extra Supplementary Card Offer has occurred or any of the transactions to fulfil the spending requirement has been refunded/cancelled for whatever reason or the main credit card account/ supplementary card is cancelled within 12 months from card issuance, the Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the redemption is Supplementary Card Offer, that is HK\$100 for each Eligible Supplementary Card. If the redemption is Supplementary Card Offer and Extra Supplementary Card Offer, that is HK\$200 for each Eligible Supplementary Card.
- h. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- i. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- j. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.

J. Activate the "Live Young" Rewards App as a New Member ("Promotion") Terms and Conditions

- a. The Promotion Period is from 1 January 2025 until 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. To be eligible for DECATHLON HK\$49 E-gift Card ("The Reward"), participants must successfully register as "Live Young" Rewards Program ("Live Young") new member and using **【FamilyMAX】** as the promo code, then download and activate and successfully complete the data synchronization in "Live Young" Rewards App during the Promotion Period, without any dishonest or fraudulent conduct being detected.
Participant(s) who fulfil the abovementioned requirements are known as "Eligible Customer(s)".
- c. In terms of determining whether the above-mentioned requirements mentioned in Clause b. have been fulfilled, BOCHK and/or BOC Group Life Assurance Company Limited ("BOC Life")'s record shall prevail and the decision of BOCHK and/or BOC Life shall be final.
- d. The Reward is subject to limited quota of 200 and are available on a first-come-first-served basis while quota lasts.
- e. Each Eligible Customer can only receive the Reward once.
- f. To apply for membership of "Live Young", applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant's real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one membership and the membership is personal to the applicant only.
- g. Reward will be directly dispatched to the Rewards page (inside Redeemed Rewards) of "Live Young" Rewards App of relevant Eligible Customer(s)' within 7 working days of fulfilling all of the requirements mentioned in Clause b above, push notification will be received. For the record of issuance of the Reward, BOC Life's record shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure such that Eligible Customer(s) being unable to receive the Reward, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
- h. The Reward may not be returned, exchanged for other gifts or exchanged for cash. BOCHK and/or BOC Life shall not be liable for loss of the Reward under any circumstances and will not reissue the same. The Reward is provided by individual independent supplier and is subject to the terms and conditions stipulated by the relevant supplier. BOCHK and/or BOC Life is not the merchant supplier of the Reward. Any enquiry or



complaint in respect of the Reward should be directed to the relevant supplier. BOCHK and/or BOC Life gives no guarantee to the Reward and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Reward and/or goods and/or services provided by the supplier. The Reward must be used before the specified time limit, otherwise the Reward will be invalid and BOCHK and/or BOC Life and/or the relevant supplier will not reissue the Reward.

- i. BOCHK and/or BOC Life reserves the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion. The Terms and Conditions of the Promotion shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
- j. "Live Young" Rewards App is provided and managed by ReMark, an InsureTech company under French reinsurer group SCOR, exclusively for the members of "Live Young" Rewards Program in Hong Kong.
- k. For information on Live Young's membership, the Rewards App, campaigns, —○ Coin, rewards, terms and conditions, and other details, please refer to "Live Young" Official Site <https://www.boclif.com.hk/en/liveyoung/home.html>.

"Airport Express Ticket 50% Off" Offer terms and conditions

- a. The promotion period is from 1 January 2025 – 31 March 2025 (both dates inclusive).
- b. To participate in the offer, the customer must successfully register as a member (the "Member") of KKday (the "Merchant") via the KKday website (<https://www.kkday.com/zh-hk>) (the "KKday website") or KKday mobile application.
- c. To enjoy the designated discount offer (the "Offer"), the customer must successfully log in as a member of KKday and purchase Airport Express Single Journey Ticket with BOC Mastercard® Debit Card issued by Bank of China (Hong Kong) Limited ("Eligible Debit Card") through the KKday website and/or mobile application by entering the designated Promo Code **[KKDBOCHKAE]** correctly at the time of transaction before payment ("Eligible Transaction"). Offer is applicable to maximum purchase of 4 single journey tickets per single transaction. Each customer could use the Promo Code 2 times only. Offers are only valid for use during the Promotion Period, Promo Code is available on a first-come-first-served basis, while stocks last.
- d. Please refer to the terms and conditions of the specific product page before the purchase and usage of the Promo Code.
- e. This offer is applicable to transactions made in HKD currency only. Offers cannot be exchanged for cash, other products, services, discounts or offers, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offers are not applicable to orders that were already made. If the booking is cancelled for any reason, the Promo code will not be reissued.
- f. After the completion of an Eligible Transaction, the Merchant will send out the electronic receipt via email to the designated email address of the customer. Please contact Customer Services of KKday for any query.
- g. The Bank of China (Hong Kong) Limited (the "BOCHK") and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to failure to input the Promo Code when conducting transactions/ their own actions (for example, by purchasing the wrong product, forgetting to input Promo Code or using an expired Promo Code).
- h. Product prices are subject to change due to the exchange rate. Customers should refer to the Merchant's website/ mobile application upon purchase.
- i. Should there be any illegal or fraudulent act committed by a customer, BOCHK/ the Merchant have the right of forfeiture of a customer's eligibility to participate in this offer and reserve the right to take legal action in such instances.
- j. The Merchant's website (including <https://www.kkday.com/zh-hk>) and the Merchant's mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service providers' terms and conditions. BOCHK is not the service provider of the Merchant's website and mobile application. If customers have any enquiries or complaints relating to the Merchant's website and mobile application, please directly contact the Merchant. BOCHK gives no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.
- k. BOCHK 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 be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall BOCHK 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.
- l. Customers are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
- m. These terms and conditions of the offer are governed by and construed in accordance with the laws of the



Hong Kong Special Administrative Region.

- n. No person other than the customer, the Merchant and BOCHK 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.
- o. BOCHK is not the service providers of the Merchant and / or the service provider. BOCHK accepts no liability for the products and/or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. BOCHK accepts no liability for and shall not be responsible for the product and/or service quality and/or any other matters relating to the product and/or service provided by the Merchant or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The Merchant and/or the service provider of the product and/or service are solely responsible for all obligations and liabilities relating to product and/or service.
- p. BOCHK and/or the Merchant reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
- q. In case of dispute, BOCHK and/or the Merchant reserve the right of final decision on all matters.
- r. All information and images are for reference only.
- s. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and conditions of BOC Mastercard® Debit Card Up to 1% cash rebate offer

- a. The promotion period is from 1 Jan 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. 0.5% basic cash rebate:
 - i. This reward is only applicable to BOCHK customers who have BOC Mastercard® Debit Card ("Debit Card") approved by BOCHK during the Promotion Period. (the "Eligible Customers").
 - ii. The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the Debit Card during the Promotion Period ("Eligible Spending") could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.
- c. Additional 0.5% cash rebate for *Private Wealth* customers:
 - i. This reward is only applicable to BOCHK *Private Wealth* customers who have Debit Card approved by BOCHK during the Promotion Period. (the "Eligible Private Wealth Customers").
 - ii. In addition to the basic 0.5% cash rebate as stated in clause (2), Eligible Private Wealth Customers who make any Eligible Spending during the Promotion Period after Debit Card approval can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate.
 - iii. Additional 0.5% cash rebate 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 Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 June 2025.
- d. The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole.
- e. The following transactions are not applicable for Eligible Spending:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.

The Bank may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.

- f. In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically.



forthwith.

- g. Eligible Customers should maintain relevant non-dormant HKD Saving Account or HKD Current Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, otherwise the reward will be forfeited.
- h. The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Foreign Exchange Welcome Reward via Mobile Banking for BOC Mastercard® Debit Card Customers

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
- b. This Rewards is only applicable to BOCHK *Private Wealth*, *Wealth Management* and *Enrich Banking* customers (the "Integrated Banking Services Customers") who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 July 2024 to 31 December 2024 and **who are principal cardholders of BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period**. (the "Eligible Customers").
- c. The Eligible Customers must fulfil all the following criteria during Promotion Period in order to be entitled to HK\$500 welcome reward ("FX Welcome Reward"):
 - I. Reached accumulated foreign exchange transactions amount of HK\$100,000 (or its equivalent) or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking ("Eligible Exchange Transactions"), AND
 - II. Made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with accumulate spending of HK\$5,000 (or its equivalent) or above via the BOC Mastercard® Debit Card ("Eligible Spending"). (Eligible Spending of an additional card will be combined with those from the main card to calculate towards the total eligible spending under the same debit card account.)
- d. Eligible Exchange Transactions 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. FX Welcome Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending 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 in real time 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 discretion.
- f. Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 10 April 2025.
- g. The following transactions are not applicable for Eligible Spending:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.

The Bank may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or



categorization of transaction merchant types.

- h. **In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**
- i. Each Eligible Customers can enjoy maximum \$500 FX Welcome Reward once only.
- j. This FX Welcome Reward cannot be used in conjunction with "HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers".
- k. 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 Customers' non-dormant HKD Saving Account or HKD Current Account on or before 31 July 2025.
- l. **Eligible Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account and BOC Mastercard® Debit Card during the Promotion Period or at the time when the FX Welcome Reward is deposited, otherwise the rewards will be forfeited.**
- m. The rewards cannot be exchanged for other gifts, and is also non-refundable and transferrable and not for sale.

(13) BoC Pay+

A. **BoC Pay+ Welcome Reward Terms & Conditions:**

- a. BoC Pay+ Welcome Reward (the "Promotion") runs from 6 January to 31 March 2025, both dates inclusive (the "Promotion Period").
- b. The Promotion is only applicable to customers who have never received BoC Pay+ and BoC Pay Welcome Reward before (the "Eligible Customer").
- c. During the Promotion Period, each Eligible Customer (based on Identification Document Number) who successfully downloads the BoC Pay+ Mobile Application (or its updated version or an equivalent mobile app released by Bank of China (Hong Kong) Limited ("the Bank") and subject to the final decision of the Bank.) and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time is eligible to receive a Welcome Reward. The Welcome Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay+ account of the Eligible Customer.
- d. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 coupons and is applicable to the following designated merchants physical store: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, U select, U select food, U select mini and VanGO Convenience Store, Pacific Coffee, SASA, JHC(collectively the "Designated Merchants"). An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 at the Hong Kong physical outlets of the designated merchants, by scanning the QR code on the Coupons.
- e. The Coupons are valid for 30 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
- f. 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.
- g. The Eligible Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
- h. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
- i. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
- j. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of 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.
- k. The Bank and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
- l. Customer is responsible for the data charges of using and/or downloading the BoC Pay+ imposed by their service providers.

- m. Please download BoC Pay+ from the official app stores or the Bank official website, and be sure to use "BoC Pay+" as the keyword to search. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery.
- n. By using the BoC Pay+, customer agrees to the disclaimer and policy of the Bank on the BoC Pay+ Mobile Application from time to time.
- o. BoC Pay+ 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.
- p. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or the Bank and/or the Card Company for details.
- q. No person other than the customer and the Bank and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- r. The Bank and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. The Bank and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
- s. In case of any dispute, the decision of the Bank and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
- t. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

B. "BoC Pay+ Mission Points" Terms and Conditions:

- a. BoC Pay+ mobile application ("BoC Pay+") Mission Points promotion period is from 6 January to 28 February 2025 (both dates inclusive) (the "Promotion Period").
- b. During promotion period, BoC Pay+ Mission Points are applicable to customers who upgrade from BoC Pay to BoC Pay+ or newly registered user on BoC Pay+ ("Eligible Customer"). Eligible Customer will be determined based on the identity documents. Eligible Customer must hold a BoC Pay+ which refers to payments made with the BoC Pay+ mobile app (or its updated version or an equivalent mobile app released by Bank of China (Hong Kong) Limited ("the Bank") and subject to the final decision of the Bank.
- c. By completing corresponding Eligible Missions as described below in BoC Pay+, Eligible Customer can receive the respective points ("Bonus Point rewards") during promotion period. Mission and Bonus Point Reward details as below:

	Mission	Bonus Point Reward	Quota
Mission 1	Activate Small-value Passcode-free Payment to complete single transaction at any merchants	200 Bonus Point	160,000
Mission 2	Single "Transfer/FPS" transaction with amount of not less than HK\$8,000	1,000 Bonus Point	20,000
Mission 3	Single net spending of HK\$2,000 or above at Hong Kong merchants or Settles designated government bills and/ Or merchants with	1,800 Bonus Point	10,000

	amount of HK\$2,000 or above through FPS		
Mission 4	"Offset non-HKD Spending with Gift Points" Redemption	2,000 Bonus Point	2,000
Mission 5	Monthly statement installment or cash installment and only applicable for tenor of 6 months or above	5,000 Bonus Point	500

- d. Each Eligible Customer can only participate in Mission 1 to 5 once each. Bonus Point Reward for each mission can only be enjoyed once.
- e. Bonus Point Reward will be credited on or before 31 May 2025 to the Pay + Wallet or Pay+ Wallet Lite("BoC Pay+ Wallet") account of the Eligible Customer.
- f. Eligible Customer whose BoC Pay+ Wallet are valid, in good standing are eligible for the Reward. In the event of termination of BoC Pay+ Wallet, bad record, forfeiture of the Bonus Point Reward during the Promotion Period or at the time of crediting the Bonus Point Reward, the Bonus Point Reward will not be credited to BoC Pay+ Wallet and will be cancelled automatically forthwith.
- g. Each Eligible Customer can earn up to 10,000 points during the entire Promotion Period.
- h. Mission 1 to 5 are available on a first-come, first-served basis while quota lasts.

Mission 1:

1. During Promotion Period, Eligible Customer who sets up Small-value Passcode-free Payment ("Menu">"Setting">" Small-value Passcode-free Payment">Click "On") to complete transaction at any merchants once are eligible to reward 200 Bonus Point.
2. Allowed to use the Small-value Passcode-free Payment service without entering payment passcode or using biometric authentication for payment convenience, which is subject to a transaction limit set by the Bank and/or BOC Credit Card (International) Ltd (the "Card Company") from time to time. Please refer to the FAQ for more details.
3. Mission 1 are available in a quota cap of 160,000 on a first-come-first-served basis while quota lasts.

Mission 2:

1. During the Promotion Period, Eligible Customer who performs BoC Pay+ Wallet single "Transfer/FPS" transaction with amount of not less than HK\$8,000 to a third-party payee (not applicable of transferring to the payer's same name accounts) are eligible to reward 1,000 Bonus Point.
2. Transfer transactions shall not exceed the daily transaction limit stipulated by the daily transaction limit stipulated by the smart account or payment account.
3. Cross-border Remittance or receive payment will not be counted as an eligible transaction.
4. Mission 2 are available in a quota cap of 20,000 on a first-come-first-served basis while quota lasts.

Mission 3:

1.
 - i) Eligible customer who settles designated government bills and/ or merchants with amount of HK\$2,000 or
 - ii) Single net spending of HK\$2,000 via BoC Pay+ Wallet at Hong Kong merchants who accepts UnionPay QR Code services are eligible to reward 1,800 Bonus Point.
2. Designated government bills and/ or merchants as below:
 - i) Inland Revenue Department of the Hong Kong Special Administrative Region ("Tax")
 - ii) China Light & Power Company Syndicate ("Electric Bill")
 - iii) The Hong Kong Electric Company ("Electric Bill")
 - iv) Water Supplies Department ("Water Bill")
 - v) The Hong Kong and China Gas Company Limited ("Gas Bill")
 - vi) Rating and Valuation Department ("Rates and/or Government Rent")
3. Customers must state the intention to settle payment via BoC Pay+ Wallet and present the payment code in BoC Pay+ Wallet to cashier before payment successfully paid through the UnionPay network. Merchant



eligible transactions include purchases in physical stores and online stores, but not include FPS transactions and transit code.

4. Offers are based on net single spending and not eligible for any split transactions.
5. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as Eligible Transactions.
6. Mission 3 are available in a quota cap of 10,000 on a first-come-first-served basis while quota lasts.

Mission 4:

1. Eligible Customer who settles non-HKD Offset Spending with Gift Points are eligible to reward 2,000 Bonus Point.
2. Non-HKD Offset Spending with Gift Points is applicable to:
 - i) BOC Credit Cards that are issued in Hong Kong bearing the Bank logo but excluding 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 "Eligible Credit Cards"); or
 - ii) BoC Pay+ Wallet (collectively the "Eligible Banking Accounts").
 The Eligible Credit Cards and Eligible Banking Accounts are collectively called the "Eligible Accounts".
3. Eligible transactions refer to non-HKD spending transactions through BoC Pay+ Wallet QR code. Where Gift Points from the selected Eligible Credit Card or Eligible Banking Account for redemption are insufficient, the system shall deduct the remaining requested Gift Points from other Eligible Account(s) of the customer automatically, calculated based on the most recent expiry date of the Gift Points. The status of the relevant Eligible Account(s) must be normal, valid and in good standing at the time of redemption. The Bank and/or Card Company reserve the right to cease gift redemption for a relevant Eligible Account which is blocked or terminated (whether or not resulting from a discretion exercised by the Bank or Card Company).
4. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a closed Eligible Banking Account will be cleared immediately and automatically and will not be accepted for any gift redemption.
5. Non-HKD Offset Spending with Gift Points cannot be cancelled after redemption. If a customer returns or cancels the transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the customer's Eligible Account used for settling the transaction. For Eligible Credit Cards, returned credit amount can be used to settle outstanding retail spending on the credit card. For Eligible Banking Accounts, returned credit amount can be used to settle other Eligible Spending. The returned credit amount cannot be transferred, returned or exchanged for cash.
6. Mission 4 are available in a quota cap of 2,000 on a first-come-first-served basis while quota lasts.

Mission 5:

1. Eligible Customer who successfully applies for the "Cash Installment" or "Monthly Statement Installment" through BoC Pay+ during the Promotion Period and only applicable for tenor of 6 months or above, are eligible to reward 5,000 Bonus Point
2. Mission 5 are available in a quota cap of 500 on a first-come-first-served basis while quota lasts.

C. BoC Pay+ Upgrade Lucky Draw Terms and Conditions:

- a. The "BoC Pay+ Upgrade Lucky Draw" promotion period is from 6 January 2025 to 28 February 2025 (both dates inclusive) (the "Promotion Period").
- b. During the Promotion Period, customers who aged 18 or above can participate in the BoC Pay+ Upgrade Lucky Draw via fulfilling the conditions below ("Eligible Customer") with the BoC Pay+.
- c. During promotion period, Eligible Customer is entitled to one lucky draw entry for any mission of "BoC Pay+ Mission Reward". Each Eligible Customer is entitled to a maximum of 5 lucky draw entries in total during the Promotion Period.
- d. Winners will be randomly drawn by a computer system of the Card Company from all the Lucky Draw Eligible Customers, Lucky Draw Reward will be credited to the BoC Pay+ Wallet of Eligible Customer.
- e. Determine the eligibility of each transaction by matching the customer's transaction records held by the Bank and/ or the Card Company. The Lucky Draw Reward details are as follows:

Lucky Draw Reward	Date of crediting the Lucky Draw Reward	Quota
8,880,000 points	On or before 31 May 2025	Total 1 prize
880,000 points		Total 10 prizes
88,000 points		Total 50 prizes



- f. The results of the lucky draw will be announced on or before 31 May 2025 via the latest version of BoC Pay+. The Lucky Draw Reward SMS notification or BoC Pay+ push notification will be sent to Eligible Customer on or before 31 May 2025 in accordance with the phone number maintained with BoC Pay+.
- g. Eligible Customer wins the Lucky Draw Reward via a transaction made with a BoC Pay+, the Lucky Draw Reward will be credited to Pay+ Wallet or Pay+ Wallet Lite. If the Lucky Draw Reward cannot be credited to the customer's account due to account status, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
- h. Eligible customer will be eligible to the Lucky Draw Reward only if his/her Pay+ Wallet or Pay+ Wallet Lite are valid and in good standing throughout the Promotion Period and at the time of crediting the Lucky Draw Reward. Otherwise, the Lucky Draw Reward will be forfeited and no replacement reward will be offered.
- i. Employees of the Bank and the Card Company who have been involved in organizing the lucky draw are not eligible to participate in the lucky draw.
- j. In the event of termination of BoC Pay+ account, bad record, forfeiture of the Lucky Draw Reward during the Promotion Period or at the time of crediting the Lucky Draw Reward, the Lucky Draw Reward will not be credited to the designated account and will be cancelled automatically forthwith.
- k. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the BoC Pay+ Upgrade Lucky Draw.
- l. The Lucky Draw Rewards cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

BoC Pay+ Upgraded Exclusive Coupons Reward Terms and Conditions:

- a. The "BoC Pay+ Upgraded User Exclusive Coupons Reward" promotion period is from 6 January 2025 to 28 February 2025 (both dates inclusive) (the "Promotion Period").
- b. During promotion period, Eligible Customer is entitled to entry the BoC Pay+ promotion landing page to collect the coupons. There will be an upper limit on the quota of coupons, first come first serve while stocks last.
- c. Eligible customer can enjoy the Exclusive Coupon Reward only if his/her Pay+ Wallet or Pay+ Wallet Lite are valid and in good standing throughout the Promotion Period. Otherwise, the Exclusive Coupon Reward will be forfeited and no replacement reward will be offered.
- d. In the event of termination of BoC Pay+ account, bad record, forfeiture of the Exclusive Coupon Reward during the Promotion, the Exclusive Coupon Reward will be cancelled and not valid.
- e. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the Exclusive Coupon Rewards.
- f. The Exclusive Coupon Rewards cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.

SVF License No.: SVFB072

General Terms

- a. The Promotion offers are only applicable to Bank of China (Hong Kong) Limited ("BOCHK") personal banking customers.
- b. Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
- c. 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.
- d. No person other than the Customer and/or BOCHK and/or 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.
- e. 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.
- f. 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.
 - g. The usage of coupon and/or reward is subject to relevant terms and conditions of the supplier.
 - h. If the coupon is lost or damaged, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupon.
 - i. 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.
 - j. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
 - k. 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.
 - l. In case of any dispute, the decision of BOCHK and/or BOC Life and/or BOCG Insurance and/or Card Company shall be final.
 - m. The Terms of the Offer are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
 - n. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
 - o. Customers are responsible for the data charges imposed by their service providers for using and/or downloading BOCHK Mobile/Internet banking and/or BoC Pay Mobile Application and/or BOCHK Mobile App.
 - p. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by the Company from time to time.
 - q. Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
 - r. 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.
 - s. Coupons Redemption website and / or Mobile APP are the third parties' website or Mobile APP. Coupons Redemption website and / or Mobile APP are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Coupons Redemption website and / or Mobile APP. If customers have any enquiries or compliant to them, please directly contact the service providers. BOCHK gives no guarantee to the website and / or Mobile APP of the service providers, or does not accept any liability arising in conjunction with the use of the website or Mobile APP or the services provided by the service providers.
 - t. BOCHK has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be under any circumstances be held liable for any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
 - u. 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.

- v. 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.
- w. For the registration record for BOCHK Payroll Account, BOCHK's system record shall prevail.
- x. Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
- y. BOCHK and/or BOC Group Life Assurance Company Limited ('BOC Life') and/or China Life Insurance (Overseas) Company Limited ('China Life (Overseas)') 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.
- z. These Terms and Conditions will be available for download and store in the BOCHK website within 30 days of submission of account opening request or transaction instruction. Such information may not be available for viewing or downloading after said specified timeframe.

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.

Disclaimer:

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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. Investment involves risks. Please refer to the relevant offering documents for further details including risk factors.

Risk of Foreign Currency Trading

Foreign currencies/ RMB products are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currencies/ RMB may result in losses in the event that customer converts the foreign currencies/ RMB fund into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

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.

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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). 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, enquiring transaction records and corporate action services at the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States- from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States- from the second Sunday in March to the first Sunday in November).

Risk 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.

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

Important notes:

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 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. Investment involves risks. Please



refer to the relevant product offering documents for further details including risk factor. 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.

Equity Linked Products (“ELP”) Important Risk Warnings

Equity-linked products include "Equity-Linked Investments" ("ELI") which is issued by BOCHK and "Third Party Structured Note linked to Equity" ("Note") which is not issued by BOCHK

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

Third Party Structured Note linked to Equity is not issued by BOCHK. The relevant offering documents of Note distributed by BOCHK have NOT been reviewed by any regulatory authority in Hong Kong and Notes are only available to Private Wealth professional investor as prescribed by BOCHK from time to time. You should exercise caution in relation to the relevant investment offer. If you are in any doubt about any of the contents of the relevant offering documents, you should obtain independent professional advice.

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

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

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

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

Worst of basket: When the ELP are linked to a basket of underlying stocks in a "worst of basket" structure, the payout (in terms of yield/coupon, Early/Final Redemption) might be dependent on the worst performing



asset/stock. You are obliged to buy at the strike price the worst-performing stock in the basket, if the final price of the worst-performing stock is below the strike price.

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

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

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

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

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

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

(Applicable to Third Party Structured Note linked to Equity) Reliance on distributors and charges: If you hold the Note through a distributor, you will have to rely on your distributor to distribute notices, make



payment or deliveries, enforce any rights under the Note. You will also be exposed to the credit risk of the distributor. Your potential return on the Note may be reduced by the amount of any handling fee or other charges you have to pay your distributor when you make your application.

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

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

Risks of Trading of Listed RMB Equity Products (applicable to RMB linked or denominated Note):

Investment / Market Risk: Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Liquidity Risk: RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market in these products may not be available. Therefore, you may not be able to sell your investments in the RMB equity products on a timely basis, or you may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the PRC tightens foreign exchange controls, the liquidity of RMB or RMB equity products in Hong Kong will be affected and you may be exposed to greater liquidity risk.

Currency Risk: If this product is not denominated in your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product. If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.



Exchange Rate Risk: RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into Hong Kong dollars or other foreign currencies. Moreover, there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk: In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk: RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

Risks of Trading of ETF/Synthetic ETF Products (applicable to ETF/Synthetic ETF linked Note):

Derivatives risk: Synthetic ETFs are structured product involving derivatives. Derivatives have a high degree of price variability and are subject to occasional rapid and substantial changes. An ETF's losses may be greater if it invests in derivatives than if it invests only in conventional securities. Compared to conventional securities, derivatives can be more sensitive to changes in interest rates or to sudden fluctuations in market prices. There may be transaction costs associated with the use of derivatives. In addition, many derivatives are not traded on exchanges. As a result, synthetic ETFs are subject to the risk of the inability or refusal to perform with respect to such contracts on the part of any counterparties with which that synthetic ETFs trade. This risk is also affected by the fact that over-the-counter derivatives markets are generally not regulated by government authorities and participants in these markets are not required to make continuous markets in the contracts they trade.

Tracking error risk: ETF may trade deeply discount to the NAV of the underlying index due to inefficiency of replication strategy. The tracking error is mainly caused by transaction fees, exchange rate of underlying index and corporate actions of underlying index etc. There may be disparity between the performance of the synthetic ETF and the performance of the underlying index due to, for instance, failure of the tracking strategy, currency differences, fees and expenses.

Market risk: Clients are exposed to the political, economic, currency and other risks related to the synthetic ETF's underlying index. The return on ETF is dependent on movements in the underlying index. The price of



underlying index may move rapidly and are affected by a number of factors including, national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.

Trading at discount or premium: The price of ETF is determined by the supply and demand of the market and may trade at a discount or premium of NAV. Client may suffer substantially at the times of fund liquidation if Client buys the ETF at a premium which is much higher than the NAV. Where the index/market that a synthetic ETF tracks is subject to restricted access, the efficiency in unit creation or redemption to keep the price of the synthetic ETF in line with its NAV may be disrupted, causing the synthetic ETF to trade at a higher premium or discount to its NAV. Client who buys a synthetic ETF at a premium may not be able to recover the premium in the event of termination.

Liquidity risk: Liquidity of ETF depends on many factors such as market volatility, market sentiment or global economic data. Its liquidity may be poor sometimes even it is listed in exchanges. A higher liquidity risk is involved if a synthetic ETF involves derivatives which do not have an active secondary market. Wider bid-offer spreads in the price of the derivatives may result in losses.

Currency risk: ETF may invest in different countries or globally and Client bears a foreign exchange risk resulting from change of exchange rate of underlying index and denomination currency of an ETF. Sometimes, the currencies that the ETF invests in are not freely convertible and the conversion of that currency is subject to exchange controls and restrictions which may affect the movement in the exchange rate of underlying index.

Emerging market risk: Investments in an ETF of the emerging markets are more sensitive to social, political or economic development in the region than those in developed markets, and subject to risk such as market suspension, restrictions on foreign investment and control or repatriation of capital. There are also possibilities of nationalization, expropriation or confiscatory taxation, foreign exchange control, political changes, government regulation, social instability or diplomatic developments which could adversely affect the economics of the emerging markets or the value of ETF investment.

Concentration risk: ETF may invest in single country and sector.

Tax and other risks: Like all investments, an ETF may be subject to tax imposed by the local authorities in the market whose index it tracks and is subject to the risk of change in policy of the reference market.

Overseas exchanges: Client should also note that an ETF listed on overseas exchanges may not have the same specifications as described above or any specifications at all in their names to differentiate synthetic ETF from physical ETF of other replication strategies. Besides, the synthetic ETF listed on overseas exchanges may have more complex structures, such as the use of derivatives to adopt an inverse and/or



leveraged strategy which may not be suitable for general investing public. Client should consult their own financial advisers for independent financial advice if in doubt.

Counterparty risk of issuer of financial derivative: Where a synthetic ETF in derivatives to replicate the index performance, Clients are exposed to the credit risk of the counterparties who issued the derivatives, in addition to the risks relating to the index. Further, potential contagion and concentration risks of the derivative issuers should be taken into account (e.g. since derivative issuers are predominantly international financial institutions, the failure of one derivative counterparties of the synthetic ETF may have a “knock-on” effect on other derivative counterparties of the synthetic ETF). Some synthetic ETFs have collateral to reduce the counterparty risk, but there may be a risk that the market value of the collateral has fallen substantially when the synthetic ETF seeks to realize the collateral.

Collateral risk: While some synthetic ETFs may hold, or have recourse to, collateral to mitigate the exposure to credit risks of the derivatives counterparties, the collateral may not comprise any constituent securities of the index. The collateral may also be concentrated in particular market(s), sector(s) and/or securities issued by specific sovereign or public issuer(s) which may not be related to the underlying index. Furthermore, when an ETF seeks to exercise its rights against the collateral upon any default of counterparties, the market value of the collateral could be substantially less than the amount secured if the market drops sharply before the collateral is realised, thereby resulting in significant loss to the ETF.

Risks of Trading of RQFII A-share ETF Products (applicable to RQFII A-share ETF linked Note):

Risks relating to the novelty of the product: RQFII A-share ETF is the first RMB physical A-share ETF issued outside mainland China to invest directly in the Mainland A-share market which is inherently a market with restricted access. The novelty and untested nature of such products make them riskier than traditional ETFs investing directly in markets other than the Mainland.

Risks relating to the RQFII regime: The RQFII programme is still at a pilot stage. The relevant policy and rules have only been recently announced by the relevant Mainland authorities and there may be uncertainties as to its implementation. Such policy and rules are subject to change and interpretation by Mainland authorities. The uncertainty and change of the laws and regulations on the Mainland (including the RQFII policy and rules) may adversely impact the RQFII A-share ETFs. The limit of RQFII investment quota may cause units of RQFII A-share ETFs to trade at a significant premium to their NAV.

RMB currency risk: Please refer to Risk no. 19

Risks relating to Mainland markets and concentration risk: RQFII A-share ETFs primarily invest in securities in the Mainland markets and are subject to concentration risk. Investing in the Mainland markets involve



certain risks and special considerations as compared with investment in more developed economies or markets, such as greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

Risks relating to RMB trading and settlement of units: It is likely that not all intermediaries are prepared to carry out trading and settlement of RMB-denominated securities. In addition, the liquidity and trading price of the units of RQFII A-share ETFs may be adversely affected by the limited availability of RMB outside mainland China and the restrictions on the conversion between foreign currency and RMB.

Risks relating to the Mainland tax regime: There are risks and uncertainties associated with the current Mainland tax laws applicable to capital gains realised by RQFIIs through their investments on the Mainland. Although RQFII A-share ETFs may have made a tax provision in respect of potential tax liability, the provision may be excessive or inadequate. Any shortfall between the provisions and actual tax liabilities may be covered by the RQFII A-share ETF's assets and may therefore adversely affect the RQFII A-share ETF's net asset value (NAV).

Trading differences risk: The trading days or hours of the Mainland and Hong Kong stock markets are not exactly the same in terms of trading hours and business days. Investors may not be able to purchase or sell the units of the RQFII A-share ETF during local holidays. Likewise, during Mainland holidays, the market price of underlying securities may not be updated while the RQFII A-share ETF is still trading. Furthermore, A-shares are subject to trading bands which restrict increases and decreases in the trading price, trading of RQFII A-share ETFs listed on the SEHK is not subject to such restrictions. All those differences may affect the level of premium or discount of the trading price of the ETF's units to its NAV.

Mainland brokerage risk: Only one brokerage can be appointed for each market (the Shenzhen Stock Exchange and the Shanghai Stock Exchange) to execute transactions (i.e. trading of A-shares) for the RQFII A-share ETF in mainland China. As such the RQFII A-share ETF will rely on only one brokerage for each market, which may be the same brokerage. If the manager of the RQFII A-share ETF is unable to use its designated brokerage in mainland China, the operation of the RQFII A-share ETF will be adversely affected and may cause the units of the RQFII A-share ETF to trade at a premium or discount to the RQFII A-share ETF's NAV or the RQFII A-share ETF may not be able to track the underlying index.

Government intervention and restrictions risk: The operation and market making activities of RQFII A-share ETFs may be affected by interventions by the governments and regulators in the financial markets, such as an imposition of trading restrictions, a ban on "naked" short selling or the suspension of short selling for certain stocks.

New manager and reliance on parent company risk: The manager of RQFII A-share ETFs may not be experienced in managing ETFs and may heavily leverage on the expertise and systems of its Mainland parent company to support the RQFII A-share ETF's investments in the A-share markets. Any disruption in



the assistance from the Mainland parent company may adversely affect the operations of the RQFII A-share ETF.

Reliance on market maker risk: Market makers may not be as interested in making a market in ETF units denominated in RMB. Any disruption to the availability of RMB may adversely affect the capability of market makers in providing liquidity for the units of RQFII A-share ETFs. The liquidity of the ETF may be adversely affected if there is no market maker for the fund or if the market making activities are not effective.

Risks of Trading of Dual Counter RQFII A-share ETF Products (applicable to Dual Counter RQFII A-share ETF linked Note):

New model risks: The Dual Counter model in Hong Kong is new. Dual Counter RQFII A-share ETFs allow units to be traded on SEHK in RMB and Hong Kong dollar under two separate counters. The novelty and untested nature of Dual Counter RQFII A-share ETFs may bring additional risks for investment in Dual Counter RQFII A-share ETFs.

Inter-counter trading risks: If your intermediary (e.g. brokerage or bank) does not provide both Hong Kong dollar and RMB trading services at the same time or offer inter-counter transfer services to support Dual Counter trading, you will not be able to buy units traded in one counter and sell them in the other counter. Even if your intermediary is able to provide such service, it may impose an earlier cut-off time, other procedures and fees.

Risks relating to different trading prices in RMB and HKD counters: The RMB counter and HKD counter are two distinct and separate markets. The trading prices of units of the same RQFII A-shares ETF in the two counters may be different and may not always maintain a close relationship depending on factors such as market supply and demand, liquidity in each counter and the exchange rate between RMB and Hong Kong dollar in both onshore and offshore markets.

Risks relating to dividend payment: Dividends of a Dual Counter A-share RQFII A-share ETF are declared in RMB but may be paid in RMB only or, where so offered by the manager, in RMB as well as Hong Kong dollar depending on an investor's election. Depending on the distribution policy of individual Dual Counter RQFII A-share ETF, an investor of units traded in the HKD counter may receive dividend in RMB only. In such circumstances, if such investor does not have an RMB account, he or she may have to bear the fees and charges associated with the conversion of such dividend from RMB into Hong Kong dollar or any other currency.

Risk of bonds trading



The prices of bonds fluctuate, sometimes dramatically. The price of a bond 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 bonds

Key Risk Disclosures of bonds

- 1) **Investment risk:** The prices of bonds may go up and down and may be volatile. The bonds may even become worthless. Buying and selling bonds may not necessarily result in any profit, and may sometimes result in loss.
- 2) **Issuer / Guarantor credit risk:** The return on bonds is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.
- 3) **To be distinguished from savings or time deposits:** The bonds are an investment product and are not equivalent to a time deposit, and are unsecured and are not guaranteed (if there is no guarantor). The bonds are not protected deposits under the Deposit Protection Scheme in Hong Kong. The bonds are not principal-protected. The investment in bonds involve risks not associated with regular bank deposits and should not be regarded as a substitute for regular savings or time deposit.
- 4) **Not covered by the Investor Compensation Fund:** The bonds are not covered by the Investor Compensation Fund.
- 5) **Interest rate risk:** Changes in interest rates may have a significant impact on the market price of the bonds. For example, bond prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the bonds if you sell the bonds before the final maturity date.
- 6) **Currency risk:** For bonds not denominated in your home currency, if the currency in which the bonds are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return.
- 7) **Tenor risk:** The bonds have a specified investment period. The longer the investment period of the bonds, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the bond value during the investment period. Your actual return (if any) may be substantially lower than expected and you may even suffer losses.
- 8) **Liquidity risk:** The bonds are designed to be held to maturity and there may be no active secondary market quotations for the bonds. If you try to sell your bonds before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested. You may suffer a loss if you sell your bonds before maturity.
- 9) **Applicable for Bonds listed under Chapter 37 of the Main Board Listing Rules ("Chapter 37 Bonds"):** The listing documents of Chapter 37 Bonds have not been vetted by The Stock Exchange of Hong Kong Limited ("HKEx") and are not subject to detailed disclosure requirements. The listing status should not be taken as an endorsement of the commercial merit, credit quality or quality of disclosure in the listing documents. The HKEx takes no responsibility for the contents of the listing document and makes no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the listing document. You should pay attention to the prescribed disclaimer statement in the listing document and consider thoroughly before you invest in Chapter 37 Bonds
- 10) **Other risks:** There may be other risks associated with the investment of each particular bond which are not mentioned above, please refer to each individual Term Sheet for details.

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.

Important Note of Life Insurance Plans

- The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.
- The Life insurance plan is underwritten by BOC Group Life Assurance Company Limited ("BOC Life") or China Life Insurance (Overseas) Company Limited ("China Life (Overseas)"). BOCHK is the major insurance agency appointed by BOC Life and China Life (Overseas).
- BOC Life and China Life (Overseas) are authorized and regulated by the Insurance Authority to carry-on long-term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. For enquiry, please contact your Relationship Manager.
- BOC Life or China Life (Overseas) reserve 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.
- Life insurance plan is subject to the formal policy documents and provisions issued by BOC Life or China Life (overseas). 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 agency of BOC Life and/or China Life (Overseas) for distribution of life insurance products. The life insurance products are products of BOC Life and/or China Life (Overseas) 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 Life Insurance Plans should be resolved between directly BOC Life or China Life (Overseas) and the customer.
- BOC Life or China Life (Overseas) reserves the right to amend, suspend or terminate the Life Insurance Plans 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 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 or China Life (Overseas) outside Hong Kong. You are advised to read in conjunction with the product leaflet of the relevant 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 relevant plan. For enquiry, please contact the branch staff of the major insurance agent banks.
- You have an option to purchase the relevant plan as a standalone plan base on your personal need to choose life protection solely or include additional critical illness coverage instead of bundling with other type(s) of insurance product.
- The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.

Important Notes of "Universal Smart Travel Insurance Plan" and "Smart Domestic Helper Insurance Plan" ("the General Insurance Plans"):

- The General Insurance Plans are 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 General Insurance Plans. The General Insurance Plans are products 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 General Insurance Plans 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 General Insurance Plans 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 General Insurance Plans, 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.
- 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 General Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The General Insurance Plans 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 General Insurance Plans are 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.

Wealth Planning Service - Important Note

- All analysis result, data, pricing and estimates of "Wealth Planning Service" are for reference only and should not be construed as an invitation to offer, or purchase, or subscribe to any investment products. Nor should it be relied on as any financial or investment advice. Should you have any questions, please seek for advice from independent financial consultant.

Structured Investments – Important Notice

This is a structured investment product involving derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment involves risks. You should not invest in Structured Investments based on this page alone. You should read and understand the Bank's Conditions for Services and all of the offering documents including the relevant term sheet, Important Facts Statement and the Structured Investments Application Form, before deciding whether to invest in this product.



The following risk disclosure statements cannot disclose all the risks involved. Prior to trading or investment, you should collect and study the information required for your investment. You should take your own independent review and seek independent professional advice, if necessary, on whether this product is suitable for you in light of your risk appetite, financial situation, investment experience, investment objectives and investment horizon. 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 seek independent advice.

Structured Investments – Risk Disclosure

- **Not a time deposit** - Structured Investments is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** - Structured Investments is embedded with a European digital currency option which can only be exercised on the final fixing date if the specified condition for exercise is satisfied, in which case you may either receive the interest amount calculated at a higher interest rate, or otherwise, you will receive the interest amount calculated at a lower interest rate. The interest amount is therefore unknown in advance.
- **Limited potential gain** - The maximum potential gain is limited to the interest amount calculated at the higher interest rate as prescribed in the term sheet of this product.
- **Principal protection at maturity only** - The principal protection feature is only applicable if the Structured Investments is held to maturity.
- **Not the same as buying any currency of the currency pair** - Investing in Structured Investments is not the same as buying any currency of the currency pair directly.
- **Market risk** - The return on Structured Investments is dependent on movements in the exchange rate of the currency pair. Currency exchange rates may move rapidly and are affected by a number of factors including, national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.
- **Liquidity risk** - Structured Investments is designed to be held till maturity. Once the transaction for this product is confirmed, you will not be allowed to early withdraw or terminate or transfer any or all of your investment before maturity.
- **Credit risk of the Bank** - Structured Investments is not secured by any collateral. If you invest in this product, you will be taking the credit risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your principal amount and the potential interest amount.
- **Currency risk** - If the investment currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.
- **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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB).
(Only applicable to Individual Customers) 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.
(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.



- **Emerging markets** - Investments in emerging markets are more sensitive to social, political or economic development in the region. than those in developed markets, and subject to risk such as market suspension, restrictions on foreign investment and control or repatriation of capital. There are also possibilities of nationalisation, expropriation or confiscatory taxation, foreign exchange control, political changes, government regulation, social instability or diplomatic developments which could adversely affect the economics of the emerging markets or the value of your investment.
- **No secondary market** - Structured Investments is not a listed security. There is no secondary market for you to sell the Structured Investments prior to its maturity.
- **Potential conflict of interest** - Although the Bank will act in good faith and in a commercially reasonable manner in making determinations and calculations with respect to the Product, the Bank may encounter conflict of interest arising out of the activities of the Bank and/or any of its affiliates (collectively, the "BOC Group Entities"). The BOC Group Entities may engage in transactions involving or affecting the underlying exchange rate for its proprietary accounts and/or for the accounts of others and/or to hedge against the market risk associated with the Product. These transactions may positively or adversely affect the movements in the underlying exchange rate and thus the return of the Product. None of the BOC Group Entities is under any obligation to avoid or disclose any of the above conflicts.

Not covered by Investor Compensation Fund - Structured Investments is not covered by the Hong Kong Investor Compensation Fund.

Currency Linked Investments – Important Notes

- This is a structured investment product involving derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- This product is not principal protected. You may lose all or part of your Principal Amount and Interest Amount.
- Before making any investment decision, you should take your own independent review on whether the product is suitable for you in light of your own financial situation, investment experience, investment objectives, investment horizon, willingness and ability to bear risks, and whether you understand the nature and risks of the product. If in doubt, you should seek advice from independent financial advisers.
- This promotional material is for reference only. It is not and does not by itself constitute any offer, solicitation or recommendation to buy, sell or provide any investment product or service.

Currency Linked Investments – Risk Disclosure Statement

The following risk disclosure statements cannot disclose all the risks involved. Prior to trading or investment, you should collect and study the information required for your investment. You should take your own independent review and seek independent professional advice, if necessary, on whether this product is suitable for you in light of your risk appetite, financial situation, investment experience, investment objectives and investment horizon. 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 seek independent advice.

Risk Disclosure Statement on Currency Linked Investments- Dual Currency Investment ("this product")

- **Not a time deposit** - This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** - This product is embedded with a FX option. Transactions involving options involve a high degree of risk. Movements in exchange rates may in the worst case result in your losing the entire Principal Amount and Interest Amount. By investing in this product, you accept a legal obligation to settle the Option in the Linked Currency which will be a weaker currency then, if the Option is exercised against you on the Maturity Date, however far the exchange has moved away from the Strike Price.



- **Limited potential gain** - The maximum potential gain is limited to the Interest Amount calculated based on the Premium Interest Rate which is set out in the contract.
- **Maximum potential loss** - This product is not principal protected. In the worst case scenario, you could lose all of the Principal Amount and the Interest Amount. The Principal Amount and the Interest Amount are also subject to the credit risk of the Bank.
- **Not the same as buying the Linked Currency** - Investing in this product is not the same as buying the Linked Currency directly. You have no rights in the Linked Currency during the Investment Period. Movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of this product.
- **Market risk** - The return of this product is linked to the exchange rates of the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You will be taking the risk of suffering loss due to the fluctuations of the exchange rates.
- **Liquidity risk** - This product is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity except with our consent.
- **Credit risk of the Bank** - This product is not backed by any collateral. If you invest in this product, you will be taking the credit risk of Bank of China (Hong Kong) Limited.
- **Currency risk** - If the Investment Currency and/or Linked Currency is/are not your home currency, and you choose to convert it back to your home currency, or if you receive the Linked Currency and choose to convert it back to the Investment Currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed) , the potential return of the product.
- **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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB).

(Only applicable to Individual Customers) 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.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks 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.

Risk Disclosure Statement on Currency Linked Investments – Option Linked Investment ("this product")

- **Not a time deposit** - This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** - This product is embedded with a FX option. Transactions involving options involve a high degree of risk. By investing in this product, you agree to use all or half of the potential Interest Amount of the Principal Amount to buy the FX option which may expire without value at maturity.
- **Maximum potential loss** - This product is principal protected (if held till maturity). In the worst case scenario, you may lose all of the Interest Amount. The Principal Amount, the Net Interest Amount (if any) and the Investment Return (if any) are also subject to the Credit Risk of the Bank.
- **Not the same as buying the Linked Currency** - Investing in this product is not the same as buying the Linked Currency directly. You have no rights in the Linked Currency during the Investment Period. Movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of this product.
- **Market risk** - The return of this product is linked to the exchange rates of the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You will be taking the risk of suffering loss due to the fluctuations of the exchange rates.
- **Liquidity risk** - This product is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity except with our consent.
- **Credit risk of the Bank** - This product is not backed by any collateral. If you invest in this product, you will be taking the credit risk of Bank of China (Hong Kong) Limited.
- **Currency risk** - If the Investment Currency and/or the Counter Currency of the Investment Return is/are not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate



fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.

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