

“Banking TrendyToo Treat Day 22 November Treat” Terms & Conditions:

1. Bank of China (Hong Kong) (“BOCHK”) 「Banking TrendyToo Treat Day 22 November Treat」 (“This Promotion”) promotion period is from November 22 to December 21, 2025 (both dates inclusive) (“Promotion Period”).
2. Customers successfully register via BOCHK Mobile Banking mobile application (“Mobile Banking”) “Banking TrendyToo Treat Day 22 November Treat” Registration Page (“Registration Page”) during Promotion Period, and complete the following Designated Wealth Management Missions to receive lucky draw chances. Each customer can receive a maximum of 13 lucky draw chances.
 1. Designated Wealth Management Missions include:

Designated Wealth Management Missions	Lucky Draw Chance (s)
<p>HK\$10,000 increase in HKD deposit balance</p> <ul style="list-style-type: none"> ● “Eligible Deposit Balance” of the customer increased HKD \$10,000 on the day of 22 December 2025, in comparison with 21 November 2025. 	1 time
<p>HK\$1,000 in cumulative merchant spending by any BOC Credit Card/ BOC Mastercard® Debit Card/ BoC Pay+ (“Eligible Transactions”)</p> <ul style="list-style-type: none"> ● BOC Credit Card Merchant Spending : <ul style="list-style-type: none"> - Only applicable to cardholders of BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (Unless Specified) (the “Eligible Credit Cards”), excluding BOC Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau. - Eligible spending includes local, overseas (regions except Hong Kong) and online retail spending, but excludes AlipayHK and WeChat Pay transactions, Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets (including but not limited to BoC Pay+ or its updated version or an equivalent mobile app released by the Company), product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions. - For the Eligible Spending made at overseas will be determined by the equivalent HKD amount shown at the monthly statement. For the Eligible Spending made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK\$1. - For the Eligible Spending made with a supplementary card will be combined with those from the main card. - The Eligible Spending must be successfully posted on or before 7 January, 2026. - Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. ● BOC Mastercard® Debit Card Merchant Spending <ul style="list-style-type: none"> - Merchant Spending includes any in-store retail purchases, contactless payments, mobile payments, and online retail purchases 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. - The following transactions are not applicable for Eligible Spending: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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 - 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. - Eligible Customers should maintain valid BOC Mastercard® Debit Card during the Promotion Period. - 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 7 January 2026 ● BoC Pay+ Merchant Spending <ul style="list-style-type: none"> - Eligible merchant spending includes transactions below set out through BoC Pay+: <ol style="list-style-type: none"> (a) Purchases at merchant(s) ; (b) Transactions via “Transit Code” ; (c) Bill payments. 	1 time
<p>Completed a transfer transaction via BOCHK Mobile Banking / BoC Pay+ “Transfer/FPS” function, of which the transfer should be made at least HK \$1 or above to a third party payee</p> <ul style="list-style-type: none"> ● Not applicable of transferring to the payer’s same name accounts of BOCHK 	1 time

2. November Mission

November Missions	Lucky Draw Chance (s)
<p>Place a new foreign currency time deposit through Mobile Banking</p> <ul style="list-style-type: none"> 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. 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: <ul style="list-style-type: none"> Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year 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 <p>*Subject to the rate as quoted by BOCHK from time to time.</p>	10 times

3. Rewards details and quotas are as follow. Each customers can only receive one reward through this promotion:

Reward (Credit Card Gift Point)	Quota (s)
2,200,000	2
220,000	100

- Any employees of BOCHK involved in organizing this lucky draw is not eligible to participate in this lucky draw, in order to show fairness.
- BOCHK will randomly draw prize winners in rounds ("Eligible Prize Winners") through the computer system, the cash rebate of the relevant rewards will be posted after verification by BOCHK.
- The rewards will be credited to Eligible Prize Winners in the form of Credit Card Gift Points. Credit Card Gift Points will be gifted to Eligible Prize Winners on or before 30 April, 2026, the relevant BOC Credit Card Account must be valid at the time when the Credit Card Gift Points 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.
- The lucky draw results will be announced the winning customer's English surname and the first 4 digits of the mobile phone number on the BOCHK website www.bochk.com and the latest version of BOCHK Mobile Banking on or before 30 April, 2026. And the prize notification SMS will be sent to the winning customer based on the customer's phone number recorded by BOCHK.
- Please note that the lucky draw is conducted randomly, and each prize has a specific probability depending on the number of participants. The opportunity for qualified customers to participate does not mean that the customer will definitely receive any reward, and there is no guarantee that the customer will win the prize if the customer purchased insurance or reached a certain number of transactions.
- BOCHK and BOC Credit Card Limited reserve the right to make the final decision on all rewards.

General Terms :

- The above offers are only applicable to personal banking customers.
- The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
- The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- The above offers are available on a first-come-first-serve basis.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- BOCHK and Credit Card reserves the right to amend, suspend and terminate the above products, services and promotional offers and to amend the terms and conditions at any time at its sole discretion without prior notice to customers.
- The actual interest rates will be subject to the quotes by BOCHK from time to time.
- In case of any dispute(s), the decision of BOCHK shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.
- The customer is responsible for paying the relevant data costs incurred by using and / or downloading the BOCHK mobile application and / or mobile banking and / or online banking.
- By using BOCHK Mobile / Online Banking and / or Mobile App, the viewers agree to the disclaimer and policy of BOCHK on BOCHK Mobile / Online Banking and / or Mobile App from time to time.
- Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.
- An Eligible Customer whose credit card accounts are valid and in good standing during the entire Promotion Period and at the time the Gift Points are being awarded will be eligible for the Promotion and the Gift Points. In the event of termination of the credit card account, violation of the Card User Agreement, or forfeiture of the Gift Points during the Promotion or at the time the Gift Points are being awarded, the Gift Points will be cancelled automatically forthwith.
- The registration records on the Registration Page are subject to the records in the BOCHK system.

General Terms and Conditions of Credit Card:

- Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash reward.
- Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions. The offer will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited ("BOCHK") and / or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card with the amount equivalent to the value of the Offer without prior notice to the customer.
- The promotion is subject to the record of BOCHK and/or Card Company. BOCHK and/or the Card Company will determine the eligibility of each transaction by matching the customer transaction records held by BOCHK and/or the Card Company and the relevant data provided. If the information from the customer differs from those of BOCHK and/or the Card Company records, the latter shall be final and conclusive.
- Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
- Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website.
- By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK



- Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay+.
7. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
 8. 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.
 9. By participating in this Promotion, the customer acknowledges that he/she has read, understood, accepted and agreed to be bound by these Terms and Conditions.
 10. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the Merchant or staff of BOCHK and / or the Card Company for details.
 11. No person other than the cardholders, BOCHK and / or the Card Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
 12. BOCHK and / or the Card Company are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK and / or the Card Company and / or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
 13. BOCHK and / or the Card Company and / or UnionPay and / or the Merchant reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
 14. In case of any disputes, the decision of BOCHK and / or the Card Company and / or the Merchant shall be final and binding on all parties concerned.
 15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Risk Disclosure:

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

Risk of Foreign Currency Trading

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

RMB Conversion Limitation Risk

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

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.

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