



(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 2026 to 31 March 2026 (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/ 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 2026. In addition, customers must also fulfil all the requirements below:
- i. As of 31 March 2026, 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 2025), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.**

A. New Customers

| Integrated Banking Services | Total Relationship Balance Growth Amount (comparing the next month’s Total Relationship Balance after the successful account opening month to the Total Relationship Balance of December 2025) | Corresponding BOC Credit Card Spending Credit (“Free Spending Credit”) | |
|-----------------------------|---|---|-----------|
| | | | |
| <i>Private Wealth</i> | HK\$20,000,000 or above | HK\$21,888 | |
| | HK\$8,000,000 – Below HK\$20,000,000 | New Year Limited-Time Offer: HK\$10,000* | HK\$8,888 |
| <i>Wealth Management</i> | HK\$5,000,000 – Below HK\$8,000,000 | 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\$300 | |
| | HK\$200,000 – Below HK\$500,000 | HK\$200 | |

B. Upgraded Customers

| Integrated Banking Services | Total Relationship Balance Growth Amount (comparing the next month's Total Relationship Balance after the successful account upgrading month to the Total Relationship Balance of December 2025) | Corresponding BOC Credit Card Spending Credit ("Free Spending Credit") | |
|-----------------------------|---|---|-------------------------|
| | | <i>Private Wealth</i> | HK\$15,000,000 or above |
| | HK\$8,000,000 – Below HK\$15,000,000 | New Year Limited-Time Offer: HK\$10,000* | HK\$8,888 |
| | HK\$6,000,000 – Below HK\$8,000,000 | HK\$5,000 | |
| <i>Wealth Management</i> | HK\$5,000,000 – Below HK\$8,000,000 | 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\$300 | |
| | HK\$200,000 – Below HK\$500,000 | HK\$200 | |

* "New Year Limited-Time Offer" is only applicable to customers who newly take up or upgrade to *Private Wealth* Service ("Integrated Banking Services") through BOCHK Mobile Banking Apps/ Internet Banking/ Customer Contact Centre/ BOCHK branches ("Designated Channels") between 2 February 2026 and 16 February 2026 (both dates inclusive); and customers who have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 January 2026 and fulfil conditions of (1) Total Relationship Balance Growth Reward. For details, please refer to 1.5 *Private Wealth* New Year Limited-Time Offer of Total Relationship Balance Growth Reward Terms and Conditions.

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 2026 | February 2026 | April 2026 | October 2026 |
| February 2026 | March 2026 | May 2026 | |
| March 2026 | April 2026 | June 2026 | |

- 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 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 supplementary card). If Eligible Customers hold 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.

1.5 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.