

**“Selected Customer Smart Savings Deposits” Offer Terms and Conditions**

1. The promotion period is from 17 February to 20 March 2026 (both dates inclusive) (“Promotion Period”). This “Welcome Smart Savings Deposits” (the “Offer”) is only applicable to designated selected customers to enjoy this “preferential HKD savings interest rate offer” (“Offer”).

Designated selected customers	Eligible requirements ( “ Eligible Customers”)
New <i>Kiddie Sky Savings Account</i> customer	<ul style="list-style-type: none"> <li>• Aged of 11 or below to open new <i>Kiddie Sky Savings Account</i> within the Promotion Period; <b>and</b></li> <li>• Have not taken up or cancelled related account in Bank of China (Hong Kong) Limited (“BOCHK”) within 6 months prior to 17 Feb 2026; <b>and</b></li> <li>• Customer’s Father/ Mother/ Guardian is BOCHK Private Wealth/ Wealth Management customer</li> </ul>
New <i>i-Free Banking</i> customer (aged 11 to 17)	<ul style="list-style-type: none"> <li>• Age of 11 to 17 to newly take up <i>i-Free Banking</i> via mobile banking within the Promotion Period; <b>and</b></li> <li>• Have not taken up or cancelled related service in BOCHK within 6 months prior to 17 Feb 2026; <b>and</b></li> <li>• Customer’s Father/ Mother/ Guardian is BOCHK <i>Private Wealth/ Wealth Management</i> customer</li> </ul>
New Banking TrendyToo customer	<ul style="list-style-type: none"> <li>• Aged 18 and 40 (aged 18 and 40 inclusive) and successfully opened “Enrich” or “iFree” Banking services within the Promotion Period; <b>and</b></li> <li>• Do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 17 Feb 2026.</li> </ul>

Selected Banking TrendyToo customer	<ul style="list-style-type: none"> <li>Only applicable to the selected Customer who have received the promotional email / In-App push notification from BOCHK</li> </ul>
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2. 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):

HKD Savings Deposits Rate Offer Period	Deposits Balance (HK\$)	Interest Rate (p.a.)
From 1 April to 30 June 2026	First HK\$100,000	2%

3. Eligible Customers can enjoy the Offer within the HKD Savings Deposits Rate Offer Period (“Offer Period”). After Offer Period, BOCHK’s prevailing savings interest rate, announced from time to time, will apply.
4. The Offer is only applicable to HKD 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.**
5. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK’s prevailing practice for HKD savings account.
6. **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.**
7. The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
8. 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.
9. Offer is limited and available while quota lasts.
10. In case of any dispute, the decision of BOCHK shall be final.
11. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

**General terms and conditions:**

- The above offer is only applicable to personal banking customers.
- The above products, services and offer are subject to the relevant terms and conditions. For details, please refer to the relevant product brochures, promotion materials or

contact BOCHK branch staff.

- BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile Banking or any designated BOCHK Mobile Applications mentioned above by themselves.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile Applications and/ or Mobile Banking or Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Applications and/ or Mobile Banking or Online Banking.
- 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 Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.