

**BOCHK “Banking TrendyToo” Presents: YAN TING The Alchemist Live in HK 2026 Music concert ticket lucky draw Promotion Terms & Conditions:**

1. Bank of China (Hong Kong) ( “BOCHK” ) “BOCHK “Banking TrendyToo” Presents: YAN TING The Alchemist Live in HK 2026 Music concert ticket lucky draw Promotion” ( “This Promotion” ) promotion period is from May 18 to June 30, 2026 (both dates inclusive) (“Promotion Period”).
2. Integrated Banking Services customer ( “Private Wealth” / “Wealth management” / “Enrich” / “iFree” Banking services customer) successfully register via BOCHK Mobile Banking mobile application ( “Mobile Banking” ) “Banking TrendyToo” Presents: YAN TING The Alchemist Live in HK 2026 Music concert ticket lucky draw ” Registration Page (“Registration Page”) during Promotion Period, and complete the following Designated Wealth Management Missions and/or “Banking TrendyToo exclusive Account opening / Upgrade mission” ( “Eligible Customer” ) to receive lucky draw chances. Each Eligible Customer can receive a maximum of 16 lucky draw chances.
  - i. **Complete designated Wealth Management mission during promotion period**

	Lucky Draw Chance (s)
1. <b>Buy or Sell HK Stocks, A Shares · US Stocks or odd lots via Mobile Banking once within the promotion period (Excluding Monthly Stocks Savings Plan and IPO subscription)</b> <ul style="list-style-type: none"> <li>• This mission is subject to a maximum of 3 eligible transactions, each eligible customer can obtain up to 9 luck draw chances</li> </ul>	3 times
2. <b>Successfully making Monthly Stock Savings Plan contribution through Mobile Banking within the promotion period</b> <ul style="list-style-type: none"> <li>• by making contribution through autopay from securities settlement account or via BOC Credit Card <i>Unless otherwise specified, the contribution day of the “Monthly Stocks Savings Plan” is on the tenth day of each month. If such day is not a stock trading day, contribution day will fall on the next stock trading day. If the contribution amount is paid by BOC Credit Card, the contribution amount will be debited 2 business days before the contribution day.</i></li> </ul>	3 times
3. <b>Place a Time deposit</b> <ul style="list-style-type: none"> <li>• Minimum deposit amount of \$10,000 or above; And</li> <li>• Deposit tenures of 3 months or above</li> </ul>	1 time
4. <b>HK\$5,000 in cumulative merchant spending by BOC Chill World Mastercard/BOC Chill Platinum Mastercard ( “Eligible Transactions” )</b>  BOC Credit Card Merchant Spending : <ul style="list-style-type: none"> <li>• Only applicable to cardholders of BOC Chill World Mastercard / BOC Chill Platinum Mastercard issued in Hong Kong bearing the BOC logo (Unless Specified) (the “Eligible Credit Cards” ).</li> <li>• 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.</li> <li>• 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.</li> </ul>	1 time

<ul style="list-style-type: none"> <li>For the Eligible Spending made with a supplementary card will be combined with those from the main card.</li> <li>The Eligible Spending must be successfully posted on or before 19 June, 2026.</li> <li>Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as eligible transactions.</li> </ul>	
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- ii. During promotion period, complete “Banking TrendyToo exclusive Account opening / Upgrade mission” with successful registration can obtain extra lucky draw chances

	Lucky Draw Chance (s)
<p><b>Banking TrendyToo exclusive Account opening / Upgrade mission:</b></p> <p>(A) New account opening and fund in \$1,000 new fund or above (HKD equivalent)</p> <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; and</li> <li>Integrated Wealth Management Services customer who do not hold any BOCHK single name /joint name / corporate savings, current, loan accounts or safe deposit boxes before 18 May 2026, and successfully open an account during promotion period; and</li> <li>Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account and Time Deposit account, excluding Club Deposit) of the customer ( “Total Deposit Balance” ) increase at least HKD \$1,000 or more (HKD equivalent) on 30 June 2026, compared with 18 May 2026 ( “Eligible Deposit Balance” )</li> </ul> <p>Or</p> <p>(B) Successful upgrade and fund in \$1,000 new fund or above (HKD equivalent)</p> <ul style="list-style-type: none"> <li>Aged 18 and 40 existing non- Integrated Wealth Management Services customer</li> <li>Successfully upgraded to Enrich” or “iFree” Banking services within the Promotion Period; and</li> <li>Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account and Time Deposit account, excluding Club Deposit) of the customer ( “Total Deposit Balance” ) increase at least HKD \$1,000 or more (HKD equivalent) on 30 June 2026, compared with 18 May 2026 ( “Eligible Deposit Balance” )</li> </ul>	2 Times

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

	Quota
<b>First reward: YAN TING The Alchemist Live in HK 2026 Music concert tickets x2 (each is worth HK\$ 980)</b>	50
<b>Second reward: YAN TING The Alchemist Live in HK 2026 Music concert tickets x2 (each is worth HK\$ 680)</b>	50

- Total quotas for the promotion are 100. Each Eligible Prize Winner can obtain up to 2 concert tickets.
  - BOCHK will draw 100 prize winners (“Eligible Prize Winners”) through the computer system, first 50 Eligible Prize Winners are entitled to the First reward; while the remaining 50 Eligible Prize Winners are entitled to the second reward. BOCHK’ s record shall prevail.
  - The relevant rewards will be posted after verification by BOCHK.
  - 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](http://www.bochk.com) on or before 20 July, 2026. And the prize notification SMS will be sent to the winning customer based on the customer’ s phone number recorded by BOCHK.
  - BOCHK will post the reward on or before 15 August 2026, via postage service to the Eligible Prize Winner according to his/her correspondence address registered with BOCHK.
  - Any requests on changing the date of the Concert Tickets will not be entertained. Tickets cannot be returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK shall not be liable for loss of the Tickets under any circumstances and will not reissue or replace any of them. Tickets are bound by other Terms and Conditions, please refer to the latest information announced by Cityline / The Host.
4. Unless specified, the above designated transaction only count once.

5. Any employees of BOCHK involved in organizing this lucky draw is not eligible to participate in this lucky draw, in order to show fairness.
6. The mobile phone number registered with BOCHK by the Eligible Prize Winners must be a Hong Kong phone number, BOCHK's record shall prevail.
7. Eligible Prize Winners must ensure his/her mobile phone number and corresponding address registered with BOCHK is valid, and the mobile number is capable of receiving SMS. If the eligible customer does not have a valid mobile phone number and corresponding address, the relevant rewards will not be issued and will be automatically cancelled.
8. 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 eligible 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.
9. BOCHK is not the reward providers of the Merchant and / or the service provider. BOCHK accepts no liability for the products and/or services quality
10. 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.
11. In the event of any force majeure reason, including infectious diseases, epidemic, pandemic, outbreak of diseases, fire, casualties, accidents, act of God, natural disasters, regulatory updates by the government or any law enforcement authorities, law enforcement, legislation, orders, declarations, regulations, demands or stipulations, political unrest, social disorder, civil unrest, riots, rebellions or disturbances with the intent of the government to hinder, counter or defend against unrest, strikes, labour disputes, shortages of labour or skilled workers, shortages of products or raw materials or lack of supply, shipping or traffic delay or any other reasons (whether or not similar to the foregoing) beyond the reasonable control of BOCHK, which results in the inability of BOCHK to perform its obligations under these Terms and Conditions, BOCHK shall not be liable to the extent of such prejudices.
12. No person other than the Eligible Customer 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.
13. Eligible Customer must read and be bound by these Terms and Conditions for participating in this Promotion. By participating in this Promotion, Eligible Customer acknowledges that he/she has read, accepted and agreed to be bound by these Terms and Conditions.
14. BOCHK reserves the right to make the final decision on all rewards.

**General Terms :**

1. The above offers are only applicable to Single name Personal Integrated Banking Services customers.
2. The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
3. 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 reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
4. 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.
5. 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.
6. 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.
7. BOCHK 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.
8. In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.
9. 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.
10. 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.
11. Please download the mobile app from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.

**General Terms and Conditions of Credit Card:**

1. Eligible Transactions made with a supplementary card will be combined with those from the main card to calculate towards the cash reward.
2. 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.
3. 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.

4. Customers are responsible for the data charges of using and / or downloading BOCHK Mobile Application imposed by their service providers.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**Risk Disclosure:**

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

**Risk Disclosure of Securities Trading**

**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.

#### **Risk of Securities Trading**

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 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.

**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 US persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am – 4:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 2:15pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 1:15pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

#### **Risk 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!