

## Terms and Conditions:

### 1. Reply your application by our designated staff on the same day

- i. Customers who submit Bank of China (Hong Kong) Limited ("BOCHK") mortgage application through the mobile application and / or website ("Designated Application Channel(s)") of mReferral Corporation (HK) Limited ("Selective Partner") can enjoy a prompt reply to your application by our designated staff on the same day ("Service") on or before 30 September 2025. This Service is applicable to application received between 9:00 a.m. and 5:00 p.m. from Monday to Friday (For application received on Saturdays, Sundays and public holidays, BOCHK will process it in the next working day).

### 2. Express mortgage approval in 1 day

- i. Eligible customers \* who submit BOCHK mortgage application through the Designated Application Channel(s) of Selective Partner can enjoy express mortgage approval in 1 day ("Express Approval") on or before 30 September 2025. Express Approval is applicable to application received between 9:00 a.m. and 5:00 p.m. from Monday to Friday (For application received on Saturdays, Sundays and public holidays, BOCHK will process it in the next working day). The approval process will start after the all relevant information and documents are ready and successfully submitted, but the actual time required may vary from case to case.

\* Eligible customers must meet the following conditions:

1. the mortgaged property must be residential property (excluding village house and tenement building);
2. The mortgage application is not covered by the Mortgage Insurance Plan (MIP) and the approval is not based on the borrower's net asset value (NAV); and
3. All applicants (including borrowers, mortgagors and guarantors) must be individuals and fixed-income persons, and have signed a Consent Relating to Mortgage Data (positive credit information).

### 3. Preferential interest rate and extra HK\$600 Cash Reward

- i. Customers who successfully apply for the BOCHK Mortgage loan via the Designated Application Channel(s) of Selective Partner during the period from 1 July 2025 to 30 September 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" #, download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet (Lite) ("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/ Mastercard® Debit Card or login to BOCHK Mobile Banking successfully on or before 31 January 2026** (collectively named "Eligible Customers"), can enjoy the preferential interest rate and extra HK\$600 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. For the record of BOCHK Payroll Account, BOCHK's system record shall prevail.

\* 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.

- ii. Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property via the Designated Application

Channel(s) of Selective Partner by individual customers.

- iii. **The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.**
- iv. 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.
- v. Eligible Customers must provide the designated promotion code "API600" 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.
- vi. Each Eligible Customer can only receive the Cash Reward once within the Promotion Period on the basis of the record by BOCHK.
- vii. The Cash Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 30 April 2026.
- viii. 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 fulfill any of the above requirements, BOCHK reserves the right to cancel the Cash Reward without prior notice.
- ix. 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.
- x. 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.
- xi. 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.
- xii. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
- xiii. 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.
- xiv. 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.

#### **4. Mortgage loan cash rebate reward**

- i. Customers who apply for the BOCHK mortgage loan during the period from 1 July 2025 to 30 September 2025 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 January 2026, 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.
- ii. 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.

- iii. 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.

## **5. Important notes for home insurance / fire insurance which is eligible for mortgage customers**

- i. "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").
- ii. 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.
- iii. 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)
- iv. 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.
- v. 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.
- vi. 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.
- vii. 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.
- viii. 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.
- ix. 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](http://www.ia.org.hk).

### **General Terms:**

- i. If the amount of cash rebate and / or cash reward and / or the coupons reward and / or gifts is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or cash reward and/or the coupons reward and / or gifts as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.

- ii. The above products, services and offers are subject to the terms and conditions. For details, please refer to the relevant promotional materials or contact the staff of BOCHK.
- iii. BOCHK reserves the right to amend, withhold and/or cancel the above products, services and offers at its discretion.
- iv. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay+ Mobile Application, and/or Mobile Banking or any designated Mobile Application mentioned above imposed by their service providers.
- v. By using the BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking, customers agree to the disclaimers and policies of BOCHK on the BOCHK Mobile Application from time to time.
- vi. Please download the BOCHK Mobile App from the official application stores or BOCHK website. Please pay attention to the identification under the search function.
- vii. The Designated Application Channel(s) of Selective Partner and / or Mobile Application are the third parties' website or Mobile Application. The Designated Application Channel(s) of Selective Partner and / or Mobile Application are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Designated Application Channel(s) of Selective Partner and / or Mobile Application. 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 Application of the service providers, or does not accept any liability arising in conjunction with the use of the website or Mobile Application or the services provided by the service providers.
- viii. 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 applicants 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 applicants and BOCHK.
- ix. No person other than the Eligible Customers, BOCHK, and/or the Card Company and/or the UnionPay International will have any rights under the Contracts (Rights of Third parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- x. In case of any disputes, the decisions of BOCHK and/or the Card Company and/or Union Pay International and/or the Merchants shall be final.
- xi. In case of any discrepancies between the Chinese and English version of these terms and conditions, the Chinese version shall prevail.
- xii. 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.

**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 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**

##### **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.

### **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 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 09:00am – 10:00am every day and Saturday 12:30pm-5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or Hong Kong time 08:00am – 09:00am every day and Saturday 11:30am-4:30pm (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.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

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