

## Green Mortgage Plan terms and conditions:

### 1. Green Mortgage Reward:

- a. From 1 April 2024 to 30 June 2024 (both dates inclusive), customers who submit mortgage application for first-hand/second-hand private and government subsidised residential projects that have received the BEAM Plus Platinum or Gold Rating issued by Hong Kong Green Building Council through the Bank of China (Hong Kong) Limited (“BOCHK”) “Home Expert” Mobile APP, the BOCHK Mobile Banking or the BOCHK website’s “Instant Mortgage Application” service, successfully drawdown the mortgage loan plus customers chose to receive the electronic statement/advice for all BOCHK’s products and services with Green Mortgage loan amount of HK\$1,000,000 or above (“Eligible Customers”), can enjoy an extra reward (“Green Mortgage Cash rebate”).
- b. The reward is applicable to mortgage loan application of new purchase of residential property by individual customers. It is not applicable to mortgage loan application of refinance, refinance with top-up, top-up and remortgage loan of residential property.
- c. The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.
- d. For the list of Residential Projects of Green Mortgage Plan, please refer to the BOCHK Green Mortgage Plan promotion webpage or contact BOCHK staff. BOCHK reserves the right to change or amend the list of Residential Projects of Green Mortgage Plan at any time.
- e. Green Mortgage Cash Rebate enjoyed by Eligible Customers is included in the total cash bonus (“Extra Cash rebate”). BOCHK will deposit the extra cash rebate amount to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.
- f. 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 eligible for the extra cash rebate. BOCHK reserves the final right to deposit the extra cash rebate to any one of the joint-account holders.
- g. The Eligible customers must still hold a valid mortgage account and chose to receive the electronic statement/advice for all BOCHK’s products and services when BOCHK depositing the extra cash rebate, otherwise the extra cash rebate will be forfeited.
- h. BOCHK may at its absolute discretion approve or reject any application for mortgage loan. BOCHK reserves the right to approve the mortgage application by reviewing the applicants’ credit reports and any information or/and document proofs provided by the applicant; and decline any applications without any reasons. If needed, BOCHK will require the applicants to supplement information or/and document proofs for application review. The final terms and conditions of the mortgage loan will be governed by the relevant documents signed between the loan applicant and BOCHK.

## 2. Insurance Product Privileges

### a) “Premier Home Comprehensive Insurance” Offers:

- **Privilege 1: Premium Discount:**

Residential mortgage customers under Bank of China (Hong Kong) Limited (“BOCHK”) Green Mortgage Plan can enjoy 50% premium off in the first year and 15% off on renewal premium upon successful enrolment in “Premier Home Comprehensive Insurance” (Mortgage Customer Plan) via BOCHK Mobile Banking or “Premier Home Comprehensive Insurance” (Green Mortgage Plan Customer Exclusive Offers) via BOCHK Branches or Contact Centre.

- **Privilege 2: Shopping Coupon**

From 1 April 2024 to 30 June 2024 (both dates inclusive) (“the Promotional Period”), the **first 50 residential mortgage customers under BOCHK Green Mortgage Plan** (the “Eligible Customers”) may enjoy the following shopping coupon privilege upon successful enrolment in “Premier Home Comprehensive Insurance” (Mortgage Customer Plan) or “Premier Home Comprehensive Insurance” (Green Mortgage Plan Customer Exclusive Offers) (the “Insurance Plans”) (details as below table indicated). The address of the Insured Home should be same with the address of BOCHK Green Mortgage Plan.

Floor area of the insured home (square feet)		Value of Shopping Coupon (HK\$)		
Gross Floor Area	Saleable Area	Plan 1	Plan 2	Plan 3
500 or below	380 or below	\$400	\$400	\$600
501-750	381-570	\$500	\$600	\$800
751-950	571-720	\$600	\$700	\$900
951-1,250	721-950	\$800	\$900	\$1,100
1,251-1,500	951-1,130	\$1,000	\$1,200	\$1,400
1,501-2,000	1,131-1,500	\$1,200	\$1,400	\$1,700
2,001-2,500	1,501-1,900	\$1,400	\$1,600	\$2,000

1) To be eligible for the offer, customers should have successful enrolment in the Insurance Plans within the Promotion Period; and have their policies effective on or before 31 July 2024, otherwise the offer will be forfeited. Successful enrolment refers to the Proposed Insured who submitted completed and/or signed application form together with the Credit Card Authorization Form or the Debit Authorization Form to Bank of China Group Insurance Company Limited (“BOCG Insurance”). This privilege is only applicable to new policies but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.

2) Shopping Coupon (“Coupon”):

i) Coupon is provided by BOCG Insurance.

ii) Coupon for the Eligible Customers will be mailed on or before 31 August 2025 in accordance with the correspondence address maintained with BOCG Insurance.

iii) **Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon offer will be forfeited.** Coupon offer cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and/or BOCG Insurance shall

not be liable for loss, damage, defacement or misappropriation of the redemption letter and/or the Coupon along with the redemption letter under any circumstances (including at the time of mailing) and will not reissue or replace any of them. Coupon is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Coupon is out of stock, BOCG Insurance reserves the right to offer another gift / coupon as a replacement without prior notice which may not have the same value and features as the original Coupon. Terms of Use of Coupon are subject to the relevant terms and conditions of supplier. BOCHK and/or BOCG Insurance are not the supplier of the Coupon. For enquiry or complaint on the Coupon, please contact the relevant supplier directly. BOCHK and/or BOCG Insurance gives no guarantee regarding the coupons or products and service quality provided by the supplier, and does not accept any liability arising in conjunction with the use of the coupons or products or services provided by the supplier.

3) The above coupon offer is not applicable to the Staff of BOCHK and its subsidiaries. This offer cannot be used in conjunction with other offers.

- The offers cannot be transferred, returned, exchanged for other gifts or redeemed for cash.
- The offers are offered by BOCG Insurance.

**Important notes:**

1. “The Insurance Plans and the supplement riders (if any) are underwritten by BOCG Insurance.
2. BOCG Insurance is authorized 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.
3. 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 (BOCHK insurance agency licence no. FA2855).
4. BOCG Insurance reserves the sole right to determine whether any application for the Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the proposed insured and/or insured person. The Insurance Plan and the supplementary riders (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. The Details of the coverage of the Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
5. BOCHK is an appointed insurance agency of BOCG Insurance for distribution of insurance products. The relevant insurance product is a product of BOCG Insurance but not BOCHK.
6. The offers are provided by BOCG Insurance. BOCHK and/or BOCG Insurance reserve the right to amend, suspend or terminate the Insurance Plans, and to amend the relevant terms and conditions. In case of any dispute(s), the decision of BOCHK and/or BOCG Insurance shall be final.
7. 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 Insurance Plans should be resolved between directly BOCG Insurance and the customer.

8. 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 Insurance Plans. For enquiry, please contact the staff of BOCHK.
9. The Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents 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).

**b) Terms and conditions of “iProtect 10 Years Insurance Plan” Offer :**

BOCHK also provides “iProtect 10 Years Insurance Plan” underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) with first year premium discount exclusive offer to BOCHK Customers:

<b>Policy currency</b>	<b>Plan option</b>	<b>First year premium discount Rate</b>	<b>Promotion code</b>
HKD	Non-refundable premium plan	50%	iPmo2
	Refundable premium plan	25%	

**Remarks:** The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.

1. Promotion Period refers to the period from 1 April 2024 until 30 June 2024 (both dates inclusive) (“the Promotion Period”).
2. To be eligible for the Offer, applicant(s) must fulfill all of the following requirements:
  - (i) the application(s) must be duly completed within the Promotion Period; and
  - (ii) the application(s) must be accepted by BOC Life; and
  - (iii) the applicant(s) must be existing Bank of China (Hong Kong) Limited (“BOCHK”) mortgage customer(s) and the applicant(s) may be required to provide relevant proof for entitlement of the Offer.
 Policy(ies) that fulfill the above-mentioned requirements (i) to (iii) is / are known as “Eligible Policy(ies)”.
3. Premium discount of the Offer is only applicable to the first year premium. First year premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed

due to health condition (if applicable).

4. (Only applicable to refundable premium plan) The premium refund amount will be calculated based on the amount of premiums paid after discount (if any).
5. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first (1<sup>st</sup>) month. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account during the second (2<sup>nd</sup>) to twelfth (12<sup>th</sup>) months.
6. The Offer is applicable to the basic plan of the Eligible Policy(ies), while the first year premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
7. The Offer will be applicable to the Plan only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Plan that an applicant would apply for.
8. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally.
9. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
10. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
11. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
12. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
13. In case of any dispute, the decision of BOC Life shall be final.
14. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
15. 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 Notes of "iProtect 10 Years Insurance Plan":**

1. The Plan is underwritten by BOC Life. The Plan is a life / critical illness insurance plan. It is not a bank deposit scheme or bank savings plan. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
2. BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
3. 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. (insurance agency licence no. FA2855)

4. BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
5. The Plan is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
6. BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
7. 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 insurance product should be resolved between directly BOC Life and the customer.
8. BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.
9. Customers are responsible for the relevant data charges incurred by using BOCHK Mobile / Internet Banking.
10. By using BOCHK Mobile / Internet 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 / Internet Banking.
11. Please download BOCHK mobile app through official App Store or BOCHK website. Please take note of the key word when searching.

**Important Notice: You have an option to purchase the Plan as a standalone plan base on your personal need to choose life protection solely or include additional critical illness coverage instead of bundling with other type(s) of insurance product. The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.**

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to the insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan. For enquiry about technical support for online application, please contact BOCHK Customer Service Hotline (852) 3669 3003. For enquiry about product and post-sales service, please contact BOC Life Customer Service Hotline (852) 2860 0688.

### **3) Digital Wealth Management Rewards:**

#### **3.1 Terms of Foreign Exchange Welcome Rewards via Mobile Banking:**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. This Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* customers (the “Integrated Banking

Services Customers”) **who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 31 March 2024.** (the “Eligible FX Customers”).

- c. The Eligible FX Customers will be entitled to HK\$100 welcome rewards by accumulating foreign exchange transactions amount of HK\$100,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period (“FX Welcome Rewards”).
- d. The FX Welcome Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The FX Welcome Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customers can enjoy the FX Welcome Rewards once only.
- g. This FX Welcome Rewards and “Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking” can be enjoyed concurrently, but cannot be used in conjunction with “HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers”.
- h. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Rewards is deposited, otherwise the rewards will be forfeited.
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

### **3.2 Terms of Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking:**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive)(“Promotion Period”).
- b. This FX Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) *Private Wealth, Wealth Management, Enrich Banking* and *i-Free Banking* customers (the “Integrated Banking Services Customers”) **who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2023 to 31 March 2024 (both dates inclusive).** (the “Eligible FX Customers”).
- c. Eligible FX Customers who have conducted foreign exchange transactions through the

HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the FX Rewards (“FX Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$2,000
HK\$500,000 to Below HK\$1,500,000	HK\$600

- d. The FX Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). **The FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.**
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customer can enjoy the FX Rewards once only.
- g. This FX Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers” or “Up to HK\$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for Selected Corporate Employees”.
- h. The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the FX rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 December 2024.
- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Rewards is deposited, otherwise the rewards will be forfeited.
- j. The FX rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

#### 4. Fund Transaction Reward & Offer:

##### Terms of 0% subscription fee for BOCHK new investment fund customers

- a. The promotion period is from 1 April to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. New investment fund customers refer to personal customers of Bank of China (Hong Kong) Limited (“BOCHK”) i) who did not have any investment fund holdings and transactions between 1 April 2023 to 31 March 2024, or ii) who open their Funds accounts on or after 1 April 2024 (“Eligible Customers”).
- c. During the Promotion Period, Eligible Customers is entitled to enjoy 0% fund subscription fee on



the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) using single-named Funds account (“Eligible Subscription”), and the cap of Fund Subscription Fee Reduction is HK\$12,000 (“Subscription Fee Reduction”).

- d. The offer is only applicable to customers holding single-named Funds account. Each Eligible Customer is only entitled to the offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds transactions, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details.**
- e. The Subscription Fee Reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan, and v) transactions made via “Smart Invest”.
- f. The Subscription Fee Reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch, and ii) those made by vulnerable customers.
- g. Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the reduction of subscription fee amount to the Eligible Customers as defined in the following Term 9.**
- h. If Eligible Customers enjoy the offer during the Promotion Period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above-mentioned Subscription Fee Reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2024 and Eligible Customers should hold a valid fund account of BOCHK at the time when Subscription Fee Reduction amount is deposited, otherwise the offer will be forfeited.
- j. Employees of Bank of China (Hong Kong) Limited are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

#### **General Terms & Conditions:**

1. If the amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
2. The above offers are only applicable to personal banking customers.
3. Customers can enjoy the above-mentioned offers at the same time, but they cannot be used in conjunction with other offers not listed in this promotional material.
4. All the above offers and/or rewards are non-transferable, returnable, exchange for other

- gifts/coupons/rewards/offers or redeem for cash. If the notification letter and/or the coupon enclosed with the letter is lost, damaged, defaced or stolen under any circumstances (including when mailed), BOCHK and/or BOCG Insurance will not be reissued or replaced, nor will it bear any responsibility.
5. BOCHK/BOCG Insurance is not the supplier of the above coupons. If customers have any enquiries or complaints about the coupons, please contact the relevant suppliers directly. BOCHK/BOCG Insurance will not make any guarantees for the coupons or the quality of services provided by suppliers; or be responsible for the consequences of using their coupons or services.
  6. The terms of the use of coupons and/or rewards shall be governed by the relevant terms of the relevant supplier.
  7. If the coupon is lost or damaged, BOCHK and/or BOCG Insurance will not reissue or replace it, and will not assume any responsibility.
  8. The coupons and/or the above-mentioned rewards are limited and available on a first-come-first-serve basis while stock lasts. If the coupons and/or rewards are sold out, BOCHK/BOCG Insurance reserves the right to substitute other gifts/coupons/rewards/offers, and the value and nature of the gifts/coupons/rewards/offers may be different from the original coupons/rewards.
  9. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK staff.
  10. The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
  11. BOCHK reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
  12. In case of any dispute, the decision of BOCHK shall be final.
  13. The terms of this activity are governed by the laws of the Hong Kong and are interpreted as the law.
  14. In case of any discrepancy between the English and the Chinese version of this promotion material, the Chinese version shall prevail (except "iProtect 10 Years Insurance Plan", please refer to the above terms and conditions of "iProtect 10 Years Insurance Plan").
  15. Customers are responsible for the data charges of downloading or using BOCHK Mobile App, or Internet Banking / Mobile Banking, or any designated Mobile App mentioned above, imposed by their service providers.
  16. By using the BOCHK Mobile App, or Internet Banking / Mobile Banking, customers agree to the disclaimers and policies of BOCHK in the Mobile App, or Internet Banking / Mobile Banking from time to time.
  17. Please download the BOCHK Mobile App from the official application stores or BOCHK website. Please pay attention to the identification under the search function.
  18. No person other than the Eligible Customers and BOCHK 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.

**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 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. 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.

**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.

**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.
- 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.

**Risk disclosure of Fund:**

Fund products or services are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

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.

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