



Green Mortgage Plan terms and conditions:

1. Extra HK\$6,888 Green Mortgage reward:

- From 2 September 2021 to 31 December 2021 (both dates inclusive), customers who submit mortgage application for designated first-hand residential properties 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 on or before 30 June 2022, plus customers chose to receive the electronic statement/advice for all BOCHK's products and services ("Eligible Customers"), can enjoy an additional HK\$6,888 reward ("Extra Cash rebate").
- Extra cash rebate is only applicable to designated first-hand residential properties that have received the BEAM Plus Platinum or Gold Rating issued by Hong Kong Green Building Council. For the list of First-hand Residential Projects of Green Mortgage, please refer to the BOCHK Green Mortgage Plan promotion webpage or contact BOCHK staff. BOCHK reserves the right to change the list of First-hand Residential Projects of Green Mortgage at any time.
- Extra cash rebate is only applicable to mortgage loan application for the first-hand residential properties by individual customer.
- 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.
- 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.
- 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.
- 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 provided by the applicant; and decline any applications without any reasons. If needed, BOCHK will require the applicants to supplement 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 Products Privileges

“Premier Home Comprehensive Insurance” (Mortgage Customer Plan) Privilege:

- Privilege 1: Premium Discount
“Premier Home Comprehensive Insurance” (Mortgage Customer Plan) (“the Insurance Plan”) provides two offers to residential mortgage customers of BOCHK for selection (“this offer”):
 - 1) first 6 months¹ premium waiver and 15% off on renewal premium (applicable to I. Basic Benefit Plan 1), or
 - 2) 50% premium off in the first year and 15% off on renewal premium (applicable to I. Basic Benefit Plan 1, 2, 3 and II. Optional Benefits).**Remarks:** 1. The period of insurance is 6 months, upon renewal, the period of insurance is 1 years.
- Privilege 2: Shopping Coupon
From now to 31 December 2021 (both dates inclusive) (“the Promotional Period”), the eligible residential mortgage customers under BOCHK Green Mortgage Plan may enjoy the following shopping coupon privilege upon successful enrolment in the Insurance Plan via BOCHK (details as below table indicated). The address of the Insured Home should be same with the address of BOCHK Green Mortgage Plan. Coupon for eligible customer who selected first 6 months premium waiver will be given according to the first-time renewal policy 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	\$1100
1,251-1,500	951-1,130	\$1000	\$1200	\$1400
1,501-2,000	1,131-1,500	\$1200	\$1400	\$1700
2,001-2,500	1,501-1,900	\$1400	\$1600	\$2000

1) To be eligible for the offer, customers should have successful enrolment in the Insurance Plan within the Promotion Period; and have their policies effective on or before 31 January 2022, 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 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 eligible customer who selected 50% premium off in the first year will be mailed to customer on or before 31 May 2022 in accordance with the correspondence address maintained with BOCG Insurance; Coupon for eligible customer who selected first 6 months premium waiver will be mailed to customer on or before 31 October 2022 upon successful policy renewal 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 transferred, returned, exchanged for other gifts or redeemed for cash.
- This offer is offered by Bank of China Group Insurance Company Limited ("BOCG Insurance")

Important notes of "Premier Home Comprehensive Insurance":

- "Premier Home Comprehensive Insurance" ("The Insurance Plan") and the supplement riders (if any) is underwritten by BOCG Insurance.
- 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.
- 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).
- BOCG Insurance reserves the sole right to determine whether any application for the Insurance Plan 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 Plan 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.
- 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.
- BOCHK and/or BOCG Insurance reserve the right to amend, suspend or terminate the Insurance Plan, 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.
- 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 Plan

- should be resolved between directly BOCG Insurance and the customer.
- 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 Plan. For enquiry, please contact the staff of BOCHK.

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

BOCHK also provides “iProtect 10 Years Insurance Plan” first year premium discount exclusive offer to BOCHK Mortgage Customers:

Policy currency	Plan option	First year premium discount Rate	Promotion code
HKD	Non-refundable premium plan	50%	iPscA
	Refundable premium plan	25%	

Remarks:

The Policy Owner is subject to the credit risk of BOC Group Life Assurance Company Limited (“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 19 September 2021 until 31 December 2021 (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 (1st) month. The rest of the first year discounted premiums shall be deducted monthly from the customer’s designated account during the second (2nd) to twelfth (12th) 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”:

- 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.
- 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”).
- 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)
- 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.
- 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.
- 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.
- 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.
- 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.

- Customers are responsible for the relevant data charges incurred by using BOCHK Mobile / Internet Banking.
- 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.
- 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.

Extra Digital Wealth Management Rewards up to HK\$23,800:

Mortgage customers register electronic payroll service enjoy up to HK\$1,000 reward:

2. Payroll Service Registration Offer - Extra HK\$500 "Mortgage Service" Offer:

- The promotion period is from 1 October 2021 to 31 December 2021 (both dates inclusive) ("promotion period").
- Customers who successfully apply for Bank of China (Hong Kong) Limited ("BOCHK") Mortgage Loan, Payroll* and use the Integrated Account Service during the promotion period; and drawdown the mortgage loan on or before 30 April 2022 (collectively named "Eligible Mortgage Customers"), can enjoy HK\$500 extra BOC Credit Card Free Spending Credit reward of mortgage service ("Mortgage Offer").
- *It is subject to terms and conditions, please refer to Offer Terms Point 4 "Electronic Payroll Service" Welcome Reward for details.
- Eligible Customers of Payroll Service must provide the designated promotion code "GEN2021Q4" 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.

- **The offer is only applicable to "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 30 April 2022, the records of the BOCHK system shall prevail.**
- **The Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.**
- **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- In the case of a joint mortgage account, at least one of the account holders must be an eligible customer of Payroll Service, that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
- In the case of a joint mortgage account, the account holder will be regarded as an Eligible Mortgage Customer. Only one of the account holders can enjoy the Mortgage Offer. BOCHK reserves the right to make the final decision to distribute the Mortgage Offer to one of the account holders.
- In the case of a joint mortgage account, which has more than one Eligible Customer of Payroll Service, the account can only enjoy the Mortgage Offer once.
- BOC Credit Card Free Spending Credit for Mortgage Offer will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Payroll Service on or before 31 July 2022.
- In case the Free Spending Credit are out of stock, BOCHK reserves the right to substitute the Free Spending Credit with other gifts/coupons. The value or nature of the substituted gift/coupon may be different from the original Free Spending Credit.
- The Eligible Mortgage Customers must still hold a valid mortgage and payroll accounts and when BOCHK sending out the Free Spending Credit, otherwise the Free Spending Credit will be forfeited.
- 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 provided by the applicant; and decline any applications without any reasons. If needed, BOCHK will require the applicants to supplement 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.

4. Payroll Service Registration Offer – “Electronic Payroll Service” Welcome Reward:

- The promotion period is from 1 October 2021 to 31 December 2021 (both dates inclusive) (“Payroll Service Promotion Period”).
- Registration period of payroll service is 1 October 2021 to 31 December 2021. (both dates above inclusive).
- To be eligible for BOC Credit Card Free Spending Credit (“Free Spending Credit”), customers should maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account

(not including joint-name accounts) (“Payroll Account”) with Bank of China (Hong Kong) Limited (“BOCHK”), and (i) register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Service Promotion Period; AND start receiving salary by “electronic payroll arrangement” or a newly set up “single standing instruction” (not including the standing instruction originating from BOCHK) via Payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until Free Spending Credit is credited by BOC Credit Card (International) Limited (the “Card Company”) accordingly; AND have not registered for and/or taken up the BOCHK’s Payroll Service in the past 3 months (“Eligible Customers of Payroll Service”); AND register BoC Pay by binding BOCHK Smart Account or BOC Dual Currency Credit Card or BOC Dual Currency Co-branded Cards main card account; OR set BOCHK account as the Faster Payment System (“FPS”) Default Account successfully during the promotion period. The details of the offer are as follows:

- **The amount of Free Spending Credit for Welcome Rewards received by the Eligible Customers of Payroll Service will be determined by the amount of the first monthly salary received through the Payroll Account and the categories of customers (Private Wealth / Wealth Management).** To be eligible for Free Spending Credit, customer should receive salary on monthly basis with the amount that not less than first monthly salary and maintain the categories of customer (Private Wealth / Wealth Management) until Free Spending Credit is credited by the Card Company. Customers who have not taken up or cancelled BOCHK Private Wealth / Wealth Management (“Integrated Account Services”) in the past 6 months prior to 1 October 2021. For details, please refer to the following table.

Monthly salary	Private Wealth customers	Wealth Management customers
	BOC Credit Card Free Spending Credit	
HK\$80,000 or above	HK\$500	HK\$300
HK\$30,000 – HK\$79,999	HK\$300	HK\$200
HK\$10,000 – HK\$29,999	HK\$200	HK\$100

- If Eligible Customer is existing BOCHK Integrated Account Services customer (means customers who have taken up or cancelled BOCHK Integrated Account Services in the past 6 months prior to 1 October 2021), the amount of rewards is as follow.

Monthly salary	Private Wealth / Wealth Management customers
	BOC Credit Card Free Spending Credit
HK\$10,000 or above	HK\$100

- Free Spending Credit for Welcome Rewards will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Payroll Service on or before the following dates. The Eligible Customers of Payroll Service should still receive salary via the Payroll Account when Free Spending Credit for Welcome Rewards is credited by the Card Company; AND keep the BoC Pay account active or keep setting a BOCHK account as the FPS Default Account.

Registration Period for Payroll Service	Date of crediting the Free Spending Credit
1 October 2021 to 31 December 2021	On or before 31 July 2022

- **Eligible Customer of Payroll Service must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account ("Eligible Credit Card") when the Free Spending Credit is credited by the Card Company, Otherwise, the Free Spending Credit will be forfeited and will not be entitled to any award in any other format.**
- "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 or above.
- "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the BOCHK's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- BOCHK reserves the absolute right to define the terms of "salary", "electronic payroll arrangement" and "single standing instruction".
- Each Eligible Customer of Payroll Service can enjoy this offer once only. If an Eligible Customer of Payroll Service registers for more than one Payroll Account within the Payroll Service Promotion Period, the Eligible Customer of Payroll Service can only enjoy the offer once.
- **Each Eligible Customer of Payroll Service should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.**
- Payroll Service Welcome Rewards also applicable to customers who is eligible to **Offer Terms Point 3 Extra HK\$500 "Mortgage Service" Offer**, who receive salary via joint-name accounts (receiving salary by "electronic payroll arrangement" or a newly set up "single standing instruction" (not including the standing instruction originating from BOCHK) via Payroll Account) ("**Eligible Joint-Name Customers of Payroll Service**"). Payroll Service Welcome Rewards will be credited to the valid BOC Credit Card Account held by the Payroll Service registrant, or their joint-name account as cash reward. If "**Eligible Joint-Name Customers of Payroll Service**" receives salary via its sole-name account in the meantime, conditions and rewards Payroll Service Welcome Rewards will be considered and credited with its sole-name account. Customers who are not eligible to **Offer Terms Point 3 Extra HK\$500 "Mortgage Service" Offer** and receiving salary via joint-name accounts will not be entitled with Payroll Service Welcome Rewards.

5. Payroll Service Registration Offer - Private Wealth / Wealth Management Service ("Integrated Banking Services") :

- In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, "Integrated Banking Services" 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, BOCHK 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 Account Services"	"Total Relationship Balance Requirements"
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Private Wealth	HK\$8,000,000 or above
Wealth Management	HK\$1,000,000 or above

- b. 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.
- c. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

6. Payroll Service Registration Offer - BOC Credit Card Free Spending Credit:

- 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.
- If Eligible Customers hold more than one eligible BOC 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 is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Customers of Payroll Service 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 Customers of Payroll Service should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the “Card Company”). If the Eligible Customers of Payroll Service cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

7. Electronic Foreign Currency Exchange reward – Enjoy up to HK\$800 Rewards for Foreign Exchange via Mobile Banking (“The Mobile FX Rewards”):

- The promotion period is from 1 October 2021 to 31 December 2021 (both dates inclusive)(“Promotion Period”).
- This Mobile 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”) (the “Eligible Customers”).

- Eligible Customers who successfully exchange foreign currency with at least HK\$50,000 or above (HKD equivalent) in a single FX transaction for designated number of transactions (“Total Exchange Amount”) via BOCHK Mobile Banking through the HKD/Multi Currency/RMB account in sole name during the Promotion Period (“Eligible FX Customers”), will be entitled to up to HK\$800 rewards.

Total number of FX Transactions	Rewards
12 times or above	HK\$800
5 to 11 times	HK\$300

- The Mobile 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 Mobile FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- 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.
- Each Eligible FX Customer can enjoy the Mobile FX Rewards once only.
- 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 May 2022.
- Eligible FX customers whose non-dormant HKD Saving Account or HKD Current Account should be valid and in good standing, throughout the Promotion Period and at the time when the Rewards is deposited. In the event of termination of Eligible FX Customers non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time the rewards are being awarded, the rewards will not be credited to the designated account; and will be cancelled automatically forthwith.
- The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

8. Electronic Fund Subscription reward - 0% fund subscription fee offer:

- The promotion period is from 2 September 2021 to 31 December 2021 (both dates inclusive) (“promotion period”).
- The offer is applicable to customers who drawdown BOCHK “Green Mortgage Plan” successfully (“Eligible Customers”).
- Eligible Customers should subscribe investment funds in lump sum via BOCHK Internet Banking or Mobile Banking during the Promotion Period in order to be eligible for the 0% subscription fee offer (the total accumulated transaction amount is up to HKD1,000,000 or its

equivalent) (“Subscription Fee Reduction Offer”). Where the total accumulated transaction amount of the fund subscription made within the Promotion Period is greater than HKD1,000,000 or its equivalent, a subscription fee of an Integrated Account Service used at the time when the Eligible customers making transactions will apply to the extent of the transaction amount that exceeds HKD1,000,000 or its equivalent :

Integrated Account Service	Private Wealth	Wealth Management	Enrich	Other customers
Fund subscription fee	1.5%	1.6%	2.0%	2.2%
Fund subscription fee reduction cap (calculated based on the cumulative fund subscription amount of HK\$1,000,000)	HK\$15,000	HK\$16,000	HK\$20,000	HK\$22,000

- **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription of investment funds. BOCHK will credit the Subscription Fee Reduction Offer to the Eligible Customers as defined in the following bullet point 6 of this Electronic Fund Subscription reward - 0% fund subscription fee offer terms.**
- If Eligible Customers enjoy the Subscription Fee Reduction Offer during the promotion period, they will not be eligible to enjoy other investment fund subscription fee reduction offers.
- The above mentioned fund 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 April 2022 and Eligible Customers should hold a valid funds account of BOCHK at the time when the subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- 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:

- 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.
- The above offers are only applicable to personal banking customers.
- 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.
- 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.

- 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.
- The terms of the use of coupons and/or rewards shall be governed by the relevant terms of the relevant supplier.
- If the coupon is lost or damaged, BOCHK and/or BOCG Insurance will not reissue or replace it, and will not assume any responsibility.
- 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.
- 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.
- 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.
- In case of any dispute, the decision of BOCHK shall be final.
- The terms of this activity are governed by the laws of the Hong Kong and are interpreted as the law.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
- 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.
- 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.
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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. 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.

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