



Terms and Conditions of the Promotion Offers:

- **Digital Application Offer - Preferential interest rate and extra HK\$400 BoC Pay merchant e-Coupons reward**
- 1. Customers who successfully apply for the Bank of China (Hong Kong) Limited ("BOCHK") Mortgage loan via "Instant Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 October 2023 to 31 December 2023 (both dates inclusive, the "Promotion Period"); and i) if **such mortgage loan is successfully drawn**, ii) **bind their BoC Pay with BOC UnionPay Credit Card issued in Hong Kong bearing the  logo and/or Smart Account and/or Payment Account ("BoC Pay")** for receiving BoC Pay merchant e-Coupons, iii) **plus complete any 2 of the following items: register for "Payroll Account" *, open "Wealth Management" / "Enrich Banking" service, enroll in home insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Internet Banking / Mobile Banking successfully on or before 30 April 2024** (collectively named "Eligible Customers"), can enjoy the preferential interest rate and 4 BoC Pay merchant e-Coupons with value of HK\$100 each, in total HK\$400 BoC Pay Merchant e-Coupons (collectively named "Merchant e-Coupons").

*Customers register for Payroll Account via any branches, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Promotion Period.

2. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
3. **The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.**
4. 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.
5. Each Eligible Customer can only receive the e-Coupon once within the Promotion Period on the basis of the redemption record by BOCHK.
6. The Merchant e-Coupons will be distributed to the BoC Pay account of the Eligible Customers on or before 31 July 2024. The Merchant e-Coupons will be stored in the BoC Pay account of the Eligible Customers (choose "Coupons" > "Collected Coupons").
7. The status of the Eligible Customers' Account and the BoC Pay and the relevant Credit Card Accounts and/or Smart Account and/or Payment Account, must be normal and valid when BOCHK credits the Rewards. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the Rewards without prior notice.

8. The Eligible Customers can get a HK\$100 instant discount with the e-Coupon at the designated merchants' physical shops in Hong Kong upon single net spending of HK\$101 or above by scanning the QR code on the Merchant e-Coupon, with the transaction being made via UnionPay network. For details on the usage of Merchant e-Coupons, please enquire designated merchants' staff. BOCHK reserves the right to change the designated merchants at any time at its discretion.
9. Each BoC Pay Merchant e-Coupon is valid for 3 months upon distribution. Eligible Customers must use the Merchant e-Coupons on or before the Merchant e-Coupons expiry date which is shown on each Merchant e-Coupon. Only 1 Merchant e-Coupon can be applied in each transaction. Eligible Customers must state the intention to pay with BoC Pay and click to use the Merchant e-Coupons before payment.
10. Each Merchant e-Coupon can only be used once only and cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Merchant e-Coupons can only be used to offset retail spending and cannot be used to offset any cash advances, finances charges or outstanding balance incurred.
11. The Merchant e-Coupons will be invalid immediately once used. In case of refund and/or return, only the amount paid by the customers will be returned, excluding the amount of Merchant e-Coupons.
12. Eligible Customers must still hold a valid mortgage account when BOCHK distributing the Merchant e-Coupons, otherwise the Merchant e-Coupons will be forfeited.
13. The Merchant e-Coupons are provided by UnionPay International Co., Ltd. (the "UnionPay International"). Use of Merchant e-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
14. Customers are responsible for the data charges of using and/or downloading the BoC Pay Mobile Application imposed by their service providers.
15. Please download the BoC Pay Mobile Application from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website.
16. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions for BoC Pay.
17. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above).
18. iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

19. BOCHK and/or the Card Company and/or UnionPay International are not the service providers of the merchant's products and services. Relevant products and/or services are provided by the merchant. Any enquiries, opinions, claims, complaints and/or disputes relating to the goods and the services should be directed to the merchant or respective service providers. BOCHK and/or the Card Company and/or UnionPay International accept no liability for and shall not be responsible for the quality of products and services or any other matters relating to the merchant. The merchant and/or its product or service provider is solely responsible for all obligations and liabilities relating to the products and services.
20. Merchant e-Coupons are limited and available while stock lasts. In case the Merchant e-Coupons are out of stock or unavailable, BOCHK and/or the Card Company reserve the right to substitute the Merchant e-Coupons with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Merchant e-Coupons provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
21. 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.

- **Mortgage loan cash rebate reward**

1. Customers who apply for the BOCHK mortgage loan during the period from 1 October 2023 to 31 December 2023 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 30 April 2024, 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.
2. 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.
3. 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.

- **Digital Application Offer - Important notes for home insurance which is eligible for mortgage customers**

1. The relevant home insurance plan ("the Plan") is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
2. The Bank of China (Hong Kong) Limited 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)
3. Bank of China (Hong Kong) Limited ("BOCHK") is an appointed insurance agency of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not BOCHK.

4. 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 this Plan should be resolved between directly BOCG Insurance and the customer.
5. 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.
6. BOCG Insurance reserves the right to accept or decline any application for the Plan based on the information provided by the insured and applicant at the time of application.
7. BOCG Insurance reserves the right to amend or withhold any terms and conditions without prior notice. In case of any disputes, BOCG Insurance's decision shall be final.
8. The plan is 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.
9. 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 Plan. For enquiry, please contact the branch staff of BOCHK or visit BOCHK website (www.bochk.com).
10. The terms and conditions of this promotional material are applicable within Hong Kong Special Administrative Region ("HKSAR") only. The relevant insurance product is only distributed in HKSAR.

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.

- **Mortgage Service Exclusive Offer – Payroll Account / Transaction via PickAStock function / Foreign Exchange Service**
- 1a. **Extra up to HK\$1,000 "Mortgage Service" Offer [Civil Servant Customers]:**
 1. The promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive) ("promotion period").
 2. Civil Servant Customers who successfully apply for Bank of China (Hong Kong) Limited ("BOCHK") Mortgage Loan and use the Private Wealth / Wealth

Management Service*; complete any one of the following items: apply Payroll Account*, holding single-name securities account and conduct stock transaction via "PickAShock" function* or Foreign Exchange* Service during the promotion period; plus drawdown the mortgage loan on or before 30 April 2024 (collectively named "Eligible Mortgage Customers"), can enjoy HK\$500 extra Cash Reward of mortgage service ("Mortgage Offer"). If Civil Servant Customers who successfully start receiving salary through the Treasury credited to the Payroll Account by "electronic payroll arrangement" (collectively named "Eligible Civil Servant Payroll Customers")*, can enjoy up to HK\$1,000 extra Cash Reward of mortgage service.

** It's subject to terms and conditions, please refer to point 2 Terms of Private Wealth / Wealth Management Service, point 3a Terms of Payroll Welcome Reward, point 4 Terms of "PickAShock" and point 5 Terms of Foreign Exchange Service for details.*

3. Eligible Mortgage Customers must provide the designated promotion code "GOV2023Q4" 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.
4. **The Offer is only applicable to "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 30 April 2024, the records of the BOCHK system shall prevail.**
5. **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.**
6. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
7. In the case of a joint mortgage account, at least one of the account holders must be an eligible customer of Payroll Account, single-name securities account or Foreign Exchange Service that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
8. 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.
9. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, single-name securities account or Foreign Exchange Service, the account can only enjoy the Mortgage Offer once.
10. Cash Reward of Mortgage Offer will be credited to the designated mortgage repayment account on or before 31 July 2024.
11. In case the Cash Reward are out of stock, BOCHK reserves the right to substitute the Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
12. The Eligible Mortgage Customers must still hold a valid Mortgage and Payroll Account / single-name securities account / Foreign Exchange Service specific accounts and when BOCHK sending out the Cash Reward, otherwise the Cash

Reward will be forfeited.

13. 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 applicant 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 applicant and BOCHK.

1b. Extra HK\$500 "Mortgage Service" Offer [Eligible Customers]:

1. The promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive) ("promotion period").
2. Customers who successfully apply for Bank of China (Hong Kong) Limited ("BOCHK") Mortgage Loan and use the Private Wealth / Wealth Management Service*; complete any one of the following items: apply Payroll Account*, holding single-name securities account and conduct transaction via "PickASStock" function* or Foreign Exchange* Service during the promotion period; plus drawdown the mortgage loan on or before 30 April 2024 (collectively named "Eligible Mortgage Customers"), can enjoy HK\$500 extra Cash Reward of mortgage service ("Mortgage Offer").

** It's subject to terms and conditions, please refer to point 2 Terms of Private Wealth / Wealth Management Service, point 3b Terms of Payroll Account Reward, point 4 Terms of "PickASStock" and point 5 Terms of Foreign Exchange Service for details.*

3. Eligible Mortgage Customers must provide the designated promotion code "GEN2023Q4" 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.
4. **The Offer is only applicable to "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 30 April 2024, the records of the BOCHK system shall prevail.**
5. **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.**
6. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
7. In the case of a joint mortgage account, at least one of the account holders must be an eligible customer of Payroll Account, single-name securities account or Foreign Exchange Service that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
8. 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.

9. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, single-name securities account or Foreign Exchange Service, the account can only enjoy the Mortgage Offer once.
10. Cash Reward of Mortgage Offer will be credited to the designated mortgage repayment account on or before 31 July 2024.
11. In case the Cash Reward are out of stock, BOCHK reserves the right to substitute the Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
12. The Eligible Mortgage Customers must still hold a valid Mortgage and Payroll Account / single-name securities account / Foreign Exchange Service specific accounts and when BOCHK sending out the Cash Reward, otherwise the Cash Reward will be forfeited.
13. 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 applicant 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 applicant and BOCHK.

2. Terms of Private Wealth / Wealth Management Service (“Integrated Banking Services”) [Civil Servant Customers & Eligible Customers]

- a. **In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a 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
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.**

3a. Terms of Payroll Welcome Reward [Civil Servant Customers]:

1. The promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive) ("Payroll Promotion Period").
2. Registration period of Payroll Account is 1 October 2023 to 31 December 2023 (Both dates above inclusive).
3. To be eligible for Payroll Welcome Reward BOC Credit Card Free Spending Credit ("Free Spending Credit"), customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Civil Servant Payroll Customers"):
 - (i) should be "Hong Kong Government Civil Servant" and receive salary through the Treasury of the Government of the Hong Kong Special Administrative Region ("Treasury") Civil servants are on the civil service establishment of The Hong Kong SAR Government; AND
 - (ii) 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
 - (iii) register for Payroll Account via any branch, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK; AND
 - (iv) start receiving salary through the Treasury credited to the Payroll Account by "electronic payroll arrangement" within the next 2 calendar months from the date of registering Payroll Account, and maintain this arrangement until Free Spending Credit is credited by BOC Credit Card (International) Limited (the "Card Company"); AND
 - (v) have not registered for and/or taken up BOCHK's Payroll Account in the past 3 months prior to the month of registering Payroll Account (not including

the registration month); AND
 (vi) have taken up Private Wealth / Wealth Management Service (Integrated Account Service). Details of Payroll Welcome Reward is as follows:

4. **The amount of Free Spending Credit for Payroll Welcome Reward received by the Eligible Civil Servant Payroll Customers 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. For details, please refer to the following table.

Monthly salary credited to the Payroll Account by the Treasury	BOC Credit Card Free Spending Credit	
	<i>Private Wealth</i> customers	<i>Wealth Management</i> customers
HK\$80,000 or above	HK\$1,500	HK\$1,300
HK\$30,000 – HK\$79,999	HK\$1,000	HK\$600
HK\$10,000 – HK\$29,999	HK\$600	HK\$300

5. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Civil Servant Payroll Customers on or before the following dates. The Eligible Civil Servant Payroll Customer should still receive salary via the Payroll Account when Free Spending Credit for Welcome Rewards is credited by the Card Company.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
October 2023 to November 2023	On or before 31 March 2024
December 2023 to February 2024	On or before 30 June 2024

6. **Eligible Civil Servant Payroll Customers 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.**
7. "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 its equivalent in RMB / USD) or above.
8. "Electronic payroll arrangement" refers to the Treasury crediting the salary to Eligible Civil Servant Payroll Customers' Payroll Account through 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".
9. BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
10. Each Eligible Civil Servant Payroll Customer can enjoy this offer once only. If an Eligible Civil Servant Payroll Customer registers for more than one Payroll Account within the Payroll Promotion Period, the Eligible Civil Servant Payroll Customers can only enjoy

the offer once.

11. **Each Eligible Civil Servant Payroll Customer should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.**
12. Payroll Welcome Reward is also applicable to customers who is eligible to Offer Terms Point 1a. “Terms of Payroll Welcome Reward [Civil Servant Customers]”, who receive salary via joint-name accounts (receiving salary by “electronic payroll arrangement” via Payroll Account or a newly set up “Standing Instruction” to deposit your salary to BOCHK (“Eligible Joint-Name Payroll Customers”). Payroll Welcome Reward will be credited to the valid BOC Credit Card Account held by the Payroll Account registrant, or their joint-name account as cash reward. If Eligible Joint-Name Payroll Customer receives salary via its sole-name account in the meantime, conditions and rewards Payroll Welcome Reward will be considered and credited with its sole-name account. Customers who are not eligible to Offer Terms Point 1a. “Terms of Payroll Welcome Reward [Civil Servant Customers]” and receiving salary via joint-name accounts will not be entitled with Payroll Welcome Reward.
13. For the registration record for BOCHK Payroll Account, BOCHK’s system record shall prevail.
14. For details of the “Payroll Account” requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.
15. 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.
16. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible 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 Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
17. The status of the credit card accounts held by the Eligible Customers 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 should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

3b. Terms of Payroll Account Reward [Eligible Customers]:

1. The promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive) (“Payroll Promotion Period”).
2. Registration period of Payroll Account is 1 October 2023 to 31 December 2023 (Both dates above inclusive).
3. Customers are required to meet all of the following requirements during Payroll

Promotion Period (“Eligible Payroll Customers”):

- (i) maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) (“Payroll Account”) with Bank of China (Hong Kong) Limited (“BOCHK”), and
 - (ii) register for Payroll Account via any branch, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK ; AND
 - (iii) start receiving salary by “electronic payroll arrangement” via Payroll Account or newly set up “Standing Instruction” to deposit your salary to BOCHK within the next 2 calendar months from the date of Payroll Account registration, and maintain this arrangement until relevant reward is credited; AND
 - (iv) have not registered for and/or taken up BOCHK’s Payroll Account in the past 3 months prior to the month of registering Payroll Account (not including the registration month) (“Eligible Payroll Customers”); AND
 - (v) have taken up Private Wealth, Wealth Management Service (Integrated Account Service).
4. “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 its equivalent in RMB / USD) or above.
 5. “Electronic payroll arrangement” refers to the customer’s employer crediting the customer’s salary to customer’s Payroll Account through 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”.
 6. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement”.
 7. **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the relevant offer will be forfeited.**
 8. For the registration record for BOCHK Payroll Account, BOCHK’s system record shall prevail.
 9. For details of the “Payroll Account Reward” requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

4. Terms of “PickAShock” [Civil Servant Customers & Eligible Customers]

1. Customers are required to enter BOCHK Mobile Banking “PickAShock” function and successfully conduct a buy / sell transaction of HK Stocks, A Shares or US Stocks (exclude Monthly Stocks Savings Plan and IPO subscription) through their single-name securities account (“Eligible Transaction”) from 1 October 2023 to 31 December 2023 (both dates inclusive).
2. The Eligible Transaction is counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.

3. This offer is only applicable to personal banking customers.
4. For details of the "PickAStock" function, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

5. Terms of Foreign Exchange Service [Civil Servant Customers & Eligible Customers]

1. Customers are required to conduct foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking, BOCHK Internet Banking ("Eligible Trading Channels") during 1 October 2023 to 31 December 2023 (both dates inclusive) and reached the accumulated HK\$500,000 or above (HKD equivalent) of foreign exchange transactions.
2. Foreign exchange transaction is applicable to (a) the conversion of Hong Kong dollars into foreign currency, (b) the conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion. Not applicable to the foreign currency transactions conducted when placing Foreign Currency Time Deposit at the same time.
3. 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 and any calculation method of transaction amount at its sole.
4. For details of the "Foreign Exchange Service" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

• General Terms and Conditions:

1. If the amount of cash rebate and / or the Merchant e-Coupons reward is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and/or the Merchant e-Coupons reward as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
2. 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.
3. BOCHK reserves the right to amend, withhold and/or cancel the above products, services and offers at its discretion.
4. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay Mobile Application, Internet Banking/Mobile Banking or any designated Mobile Application mentioned above imposed by their service providers.
5. By using the BOCHK Mobile Application, customers agree to the disclaimers and policies of BOCHK on the BOCHK Mobile Application from time to time.
6. Please download the BOCHK Mobile Application from the official application stores or BOCHK website. Please pay attention to the identification under the search function.

7. Coupons Redemption website and / or Mobile Application are the third parties' website or Mobile Application. Coupons Redemption website and / or Mobile Application are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Coupons Redemption website 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.
8. 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.
9. 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.
10. 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.
11. In case of any discrepancies between the Chinese and English version of these terms and conditions, the Chinese version shall prevail.

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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.

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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.

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.

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