

## Terms of the Promotion Offers:

### 1. Preferential interest rate and extra HK\$500 e-Coupons reward

- Customers who successfully apply for the Bank of China (Hong Kong) Limited (“BOCHK”) Mortgage loan via “e-Mortgage Application” service of BOCHK Mortgage Expert Mobile APP or BOCHK Website during the period from 1 July 2020 to 30 September 2020 (both dates inclusive); and if such loan offer is accepted by signing off the Offer Letter, **plus complete any two of the following items: open *Wealth Management / Enrich Banking* service\*, enroll in Premier Home Comprehensive Insurance, apply for BOCHK Credit Card, successfully login to BOCHK Internet Banking / Mobile Banking, or download BoC Pay and bind it with BOCHK Credit Card, Smart Account or Payment Account** on or before 30 November 2020 (collectively named “Eligible Customers”), can enjoy the preferential interest rate and HK\$500 e-Coupons reward (collectively named “Coupons”).

*\*It's subject to terms and conditions*

- Offer is applicable to 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.**
- BOCHK will send the Coupons Redemption Pass by SMS or email to the valid mobile number or email address of Eligible Customers according to BOCHK’s record on or before 31 January 2021. Customers should follow the instruction on the redemption SMS or email to download the Coupons via designated merchant’s website and / or designated mobile APP for usage in store within the designated redemption period, otherwise the Coupons will be forfeited. For the Coupons denomination, quantity and the related terms and conditions, please refer to the relevant redemption SMS or email for details.
- 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.
- Under any conditions (including during sending SMS or email) if the Coupons are failed to be delivered, stolen, lost, cannot deliver or expired, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupons.
- The Coupons are limited and available on a first-come-first-serve basis while stock lasts. In case the Coupons are out of stock, BOCHK reserves the right to substitute the

Coupons with other gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupons provided for this promotion.

- The Coupons cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the Coupons is subject to the terms as specified by the supplier.
- BOCHK is not the supplier of the Coupons. Any enquiry or complaint in respect of the Coupons should be directed to the relevant supplier. BOCHK gives no guarantee to the Coupons or the services of the supplier, or does not accept any liability arising in conjunction with the use of the Coupons or the services provided by the supplier.
- The Eligible Customers must still hold a valid mortgage account when BOCHK sending out the Coupons Redemption Pass, otherwise the Coupons 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. Cash rebate reward**

- Customers who apply for the BOCHK mortgage loan during the period from 1 July 2020 to 30 September 2020 (both dates inclusive), and if such loan is drawn on or before 31 December 2020, 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.
- 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.
- 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.

## **3. Important notes for Premier Home Comprehensive Insurance**

- The Premier Home Comprehensive Insurance Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").

- 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)
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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](http://www.bochk.com)).
- 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.

## **General Terms:**

- If the level of cash rebate and / or the 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 Coupons reward as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- 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.
- BOCHK reserves the right to amend, withhold and/or cancel the above products, services and offers at its discretion.
- In case of any disputes, BOCHK's decision shall be final.
- In case of any discrepancies between the Chinese and English version of this web page, 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.
- Please download the BOCHK Mobile App from the official application stores or BOCHK website. Please pay attention to the identification under the search function.
- Coupons Redemption website and / or Mobile APP are the third parties' website or Mobile APP. Coupons Redemption website and / or Mobile APP are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Coupons Redemption website and / or Mobile APP. 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 APP of the service providers, or does not accept any liability arising in conjunction with the use of the website or Mobile APP or the services provided by the service providers.