



## **Terms and Conditions of Reverse Mortgage Programme Referral Reward:**

### **HK\$200 Cash Reward for Referrers:**

1. The promotion period for the Referral Reward is from 1 July 2025 to 31 December 2025. (inclusive of both dates) ("Promotion Period").
2. A Referrer must hold a Bank of China (Hong Kong) Limited (BOCHK) individual deposit account, and a Referee should successfully complete the mortgage enquiry appointment including a free property valuation and a detailed consultation service that a Referrer ("Eligible Referrer") could be entitled to the HK\$200 cash reward ("Referrer Reward").
3. Each Eligible Referrer can refer more than one Referee and entitle to more than one Referrer Rewards during the Promotion Period.
4. Referrer Reward is limited to 100 quotas, and available on a first-come-first-served basis and while stock lasts.
5. For a joint Reverse Mortgage application with more than one Referee, an Eligible Referrer can only be entitled to the Referrer Reward once only. No Referrer Reward will be offered if the Referrer himself / herself is one of the applicants of such application.
6. If more than one Referrers refer the same Referee, the Referrer Reward will be offered to the first Eligible Referrer in accordance to Referee's first referral record.
7. Referrer Reward will be credited to the Eligible Referrer's designated account as stated on the Referral Form. An Eligible Referrer must maintain a valid account at the time that the Referrer Reward is being credited.
8. Referrer Reward will be credited to the Eligible Referrer's account by batches according to the below table:

| Date of Completion of mortgage enquiry appointment with Referral Form Submission by Referee | Referrer Reward Credit Date   |
|---|-------------------------------|
| 1 July 2025 to 30 September 2025  | On or before 31 December 2025 |
| 1 October 2025 to 31 December 2025  | On or before 31 March 2026    |

9. If any incorrect/incomplete Referrer's information on the Referral Form causing the Referrer Reward cannot be credited to the relevant account, the Referrer Reward will be forfeited and no replacement of reward will be offered without prior notice by BOCHK.

### **HK\$200 Supermarket coupon for Referees:**

10. A Referee who calls Reverse Mortgage Service Hotline of BOCHK at +852 2278 3399 to reserve an appointment for instant property valuation and mortgage enquiries, can get HK\$200 supermarket coupon ("Referee Reward").
11. The Referee Reward is based on the property, and if there are multiple property

owners, they can only receive one Referee Reward, i.e. HK\$200 supermarket coupons.

12. The number of coupons is limited and available on a first-come-first-served basis and while stock lasts. The coupon cannot be transferred, retuned, exchanged and redeemed for cash. BOCHK will not be responsible for the loss or defacement of the coupon and no replacement of coupons will be granted. Usage of the coupon is subject to the terms and conditions stipulated by the supplier. BOCHK is not the supplier of the coupon. If customers have any enquiries or complaints regarding the coupons, customers should contact the coupon supplier directly. BOCHK gives no guarantee to the quality of coupons and services and does not accept any responsibilities for any liabilities arising in conjunction with the use of any coupons or services provided by the suppliers.
13. Each eligible customer will be entitled to the coupon once only. In case the coupons are out of stock, BOCHK reserves the right to substitute the coupon with another gifts/coupons. The value or type of the substitute gifts/coupons may be different from the current coupons provided for the promotion.

**General Terms and Conditions:**

1. The Referral Form could be downloaded from the “BOCHK website > Mortgage > Reverse Mortgage Programme>Exclusive Privileges” for fill out, its true copy should be signed by both the Referrer and the Referee and submitted to BOCHK Contact Center.
2. The above products, services and offers are subject to the terms and conditions. For details, please contact the hotline staff for Reverse Mortgage Program (RMP) of BOCHK.
3. BOCHK reserves the right to amend, withhold and/or cancel the above products, services and offers at its discretion.
4. No person other than the Eligible Customers and/or 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.
5. In case of any disputes, the decision of BOCHK shall be final.
6. In case of any discrepancies between the Chinese and English versions of this web page, terms and conditions, the Chinese version shall prevail.

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