

Terms and Conditions of the Promotion Offers:

- **Digital Application Offer - Preferential interest rate and extra HK\$500 Cash Reward**
1. Customers who successfully apply for the Bank of China (Hong Kong) Limited (“BOCHK”) Mortgage loan via “Mortgage Application” Service of BOCHK “Home Expert” Mobile APP or BOCHK Website during the period from 1 April 2026 to 30 June 2026 (both dates inclusive, the “Promotion Period”); and i) if **such mortgage loan is successfully drawn**, ii) **plus complete any 4 of the following items: register for “Payroll Account” #, download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet Lite (“BoC Pay+”), open “Wealth Management” / “Enrich Banking” service, conduct a Foreign Exchange transaction*, complete a buy / sell transaction of HK Stocks, A Shares or US Stocks or a buy / sell odd lot transaction (exclude Monthly Stocks Savings Plan or IPO subscription) via single-name or joint-name securities account (include securities margin account and family securities account) maintained with BOCHK, enroll in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card / Mastercard® Debit Card or login to BOCHK Mobile Banking successfully on or before 31 October 2026** (collectively named “Eligible Customers”), can enjoy the preferential interest rate and extra HK\$500 Cash Reward (collectively named “Cash Reward”).

#Customers register for Payroll Account via Mobile Banking, Internet Banking, branches, Phone Banking or Website of BOCHK during the Promotion Period. For the record of BOCHK Payroll Account, BOCHK’s system record shall prevail.

* Customers conduct one foreign exchange transaction, including (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars or (c) cross currency conversion through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking or BOCHK Internet Banking during the Promotion Period (“Eligible Exchange Transactions”), but 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 in real time on the transaction day. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.
 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. Eligible Customers must provide the designated promotion code "eAPP500" 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.
 6. Each Eligible Customer can only receive the Cash Reward once within the Promotion Period on the basis of the record by BOCHK.
 7. The Cash Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 31 January 2027.
 8. The status of the Eligible Customers' Mortgage Account and the designated mortgage

repayment account, must be normal and valid when BOCHK credits the Cash Reward. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the Cash Reward without prior notice.

9. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking imposed by their service providers.
10. Please download relevant Mobile Application from official application stores or the BOCHK website, and ensure the search wording. iPhone users may download via the App Store; Android users may download via Google Play, and Huawei AppGallery or BOCHK website.
11. By using BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile 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 Application, BoC Pay+ Mobile Application and/or Mobile Banking.
12. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
13. In case the Cash Reward are out of stock or unavailable, BOCHK reserves the right to substitute the Cash Reward with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Cash Reward provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
14. 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 April 2026 to 30 June 2026 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 October 2026, 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.

Terms and Conditions of "Mortgage x Payroll" Offers:

1a. HK\$3,200 Cash Reward [HA Customers]:

1. Hospital Authority Enhanced Home Loan Interest Subsidy Scheme ("HA Mortgage Loan") promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) ("promotion period").
2. HA Customer who successfully apply for Bank of China (Hong Kong) Limited ("BOCHK") HA Mortgage Loan, use the Private Wealth / Wealth Management / Enrich Banking/ i-Free Banking Service ("Integrated Banking Services") * and Payroll Account* during the promotion period; plus drawdown the mortgage loan on or before 31 October 2026 (collectively named "Eligible HA Customers"*), can enjoy extra HK\$3,200 Cash Reward ("HA Customers Cash Reward").
** Subject to terms and conditions, please refer to paragraph 2 below "Terms of Private Wealth / Wealth Management/Enrich Banking/ i-Free Banking Service" ("Integrated Banking Services") and paragraph 3a below "Terms of Payroll Welcome Reward [HA Customers]" for details.*
3. Eligible HA Customers must provide the designated promotion code "HA3200" to BOCHK staff

when applying for mortgage services in order to register for the Cash Reward. Regarding the registration records of BOCHK HA Customers Cash Reward, the records of BOCHK system shall prevail.

4. **The Offer is only applicable “Integrated Banking Services” customers who successfully drawdown the mortgage loan on or before 31 October 2026, the records of the BOCHK system shall prevail.**
5. **The Offer is applicable to HA Mortgage Loan applications in private name, including new and refinanced private residential property mortgage loan applications.**
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 Eligible HA Customers’ account holders must be an Eligible Customer who have taken up BOCHK Payroll Account 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 HA Customer. Only one of the account holders can enjoy the HA Customers Cash Reward. BOCHK reserves the right to make the final decision to distribute the HA Customers Cash Reward to one of the account holders.
9. In the case of a joint mortgage account, which has more than one Eligible Customer who have taken up BOCHK Payroll Account , the account can only enjoy the HA Customers Cash Reward once.
10. HA Customers Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2027.
11. In case the HA Customers Cash Reward are out of stock, BOCHK reserves the right to substitute the HA Customers 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 HA Customers must still hold a valid Mortgage Account, the required designated “Integrated Banking Services” and use Payroll Account when BOCHK sending out the HA Customers Cash Reward, otherwise the HA Customers Cash Reward will be forfeited.

1b. Extra up to HK\$2,500 Cash Reward [Talent Schemes Customers]:

1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“promotion period”).
2. Talent Schemes Customers who 1) provide below designated promotion code to BOCHK staff when apply for BOCHK Mortgage Loan in order to register for Cash Reward; 2)use the Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service *(“Integrated Banking Services”); 3)register Payroll Account* during the promotion period and4) successfully drawdown the mortgage loan on or before 31 October 2026 (collectively named “Eligible Talent Schemes Customers”*), can enjoy extra Cash Reward of mortgage service (“Talent Schemes Customers Cash Reward”). For details, please refer to below:

Talent Schemes Customers Cash Reward		
“Integrated Banking Services”	Designated Campaign Code	Cash Reward
Private Wealth	SSML2500	HK\$2,500
Wealth Management	SSML2000	HK\$2,000
Enrich Banking/ i-Free Banking	SSML1000	HK\$1,000

**Subject to terms and conditions, please refer to paragraph 2 below “Terms of Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service” (“Integrated Banking Services”) and paragraph 3b below “Terms of Payroll Welcome Reward [Talent Schemes Customers]” for details.*

3. **The Talent Schemes Customers Cash Reward is based on the registration record of the campaign code and the Offer is only applicable to “Integrated Banking Services” customers who successfully drawdown the mortgage loan on or before 31 October 2026, the records of the BOCHK system shall prevail.**
 4. **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.**
 5. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
 6. In the case of a joint mortgage account, at least one of the Eligible Talent Scheme Customers’ account holders must be an Eligible Customer who have taken up BOCHK Payroll Account that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
 7. In the case of a joint mortgage account, the account holder will be regarded as an Eligible Talent Schemes Customer. Only one of the account holders can enjoy the Talent Schemes Customers Cash Reward. BOCHK reserves the right to make the final decision to distribute the Talent Schemes Customers Cash Reward to one of the account holders.
 8. In the case of a joint mortgage account, which has more than one Eligible Customer who have taken up BOCHK Payroll Account, the account can only enjoy the Talent Schemes Customers Cash Reward once.
 9. The Talent Schemes Customers Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2027.
 10. The Eligible Talent Schemes Customers must still hold a valid Mortgage Account, the required designated “Integrated Banking Services” and use Payroll Account when BOCHK sending out the Talent Schemes Customers Cash Reward, otherwise the Talent Schemes Customers Cash Reward will be forfeited.
 11. If the campaign code entered by the Eligible Talent Schemes Customers at the time of registration does not match with the “Integrated Banking Service” tier at the time of reward entitlement, or if the “Integrated Banking Service” is changed or canceled before the Talent Schemes Cash Reward is credited, BOCHK reserves the right to cancel the entitlement to the Talent Schemes Cash Reward.
 12. In case the Talent Schemes Customers 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 substitute gift/coupon/reward may be different from the original Cash Reward.
- 1c. Extra up to HK\$1,500 Cash Reward [Civil Servant Customers]:**
1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“promotion period”).
 2. Civil Servant Customers who 1) provide below designated promotion code to BOCHK staff when apply for BOCHK Mortgage Loan in order to register for Cash Reward; 2) use the Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service* (“Integrated Banking Services”);3) register Payroll Account* during the promotion period and 4) successfully drawdown the mortgage loan on or before 31 October 2026 (collectively named “Eligible Civil Servant Customers”*), can enjoy extra Cash Reward of mortgage service (“Civil Servant Customers Cash Reward”). For details, please refer to below:

Civil Servant Customers Cash Reward		
“Integrated Banking Services”	Designated Campaign Code	Cash Reward
Private Wealth	GOV1500	HK\$1,500
Wealth Management	GOV1000	HK\$1,000

Enrich Banking/ i-Free Banking	GOV500	HK\$500
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**Subject to terms and conditions, please refer to paragraph 2 below “Terms of Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service” (“Integrated Banking Services) and paragraph 3c below “Terms of Payroll Welcome Reward [Civil Servant Customers]” for details.*

3. **The Civil Servant Customers Cash Reward is based on the registration record of the campaign code and the Offer is only applicable to "Integrated Banking Services" customers who successfully drawdown the mortgage loan on or before 31 October 2026, the records of the BOCHK system shall prevail.**
4. **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.**
5. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
6. In the case of a joint mortgage account, at least one of the Eligible Civil Servant Customers' account holders must be an Eligible Customer who have taken up BOCHK Payroll Account that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
7. In the case of a joint mortgage account, the account holder will be regarded as an Eligible Civil Servant Customer. Only one of the account holders can enjoy the Civil Servant Customers Cash Reward. BOCHK reserves the right to make the final decision to distribute the Civil Servant Customers Cash Reward to one of the account holders.
8. In the case of a joint mortgage account, which has more than one Eligible Customer who have taken up BOCHK Payroll Account, the account can only enjoy the Civil Servant Customers Cash Reward once.
9. The Civil Servant Customers Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2027.
10. The Eligible Civil Servant Customers must still hold a valid Mortgage Account, the required designated “Integrated Banking Services” and use Payroll Account and when BOCHK sending out the Civil Servant Customers Cash Reward, otherwise the Civil Servant Customers Cash Reward will be forfeited.
11. If the campaign code entered by the Eligible Civil Servant Customers at the time of registration does not match with the “Integrated Banking Service” tier at the time of reward entitlement, or if the “Integrated Banking Service” is changed or canceled before the Civil Servant Customers is credited, BOCHK reserves the right to cancel the entitlement to the Civil Servant Customers.
12. In case the Civil Servant Customers 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 substitute gift/coupon/reward may be different from the original Cash Reward.

1d. Extra up to HK\$1,000 Cash Reward [General Customers]:

1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“promotion period”).
2. Customers who 1) provide below designated promotion code to BOCHK staff when apply for BOCHK Mortgage Loan in order to register for Cash Reward; 2) use the Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service* (“Integrated Banking Service”); 3) register Payroll Account*, during the promotion period and 4) successfully drawdown the mortgage loan on or before 31 October 2026 (collectively named “Eligible General Customers”*), can enjoy extra Cash Reward of mortgage service (“General Customers Cash Reward”). For details, please refer to below:

General Customers Cash Reward		
“Integrated Banking Services”	Designated Campaign Code	Cash Reward
Private Wealth	GENE1000	HK\$1,000
Wealth Management	GENE500	HK\$500
Enrich Banking/ i-Free Banking	GENE300	HK\$300

**Subject to terms and conditions, please refer to paragraph 2 below “Terms of Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service”(“Integrated Banking Service”) and paragraph 3d below “Terms of Payroll Account Reward [Eligible Customers]” for details.*

3. **The General Customer Cash Reward is based on the registration record of the campaign code. The Offer is only applicable to “Integrated Banking Service” customers who successfully drawdown the mortgage loan on or before 31 October 2026, the records of the BOCHK system shall prevail.**
 4. **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.**
 5. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
 6. In the case of a joint mortgage account, at least one of the Eligible General Customers’ account holders must be an Eligible Customer who have taken up BOCHK Payroll Account that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
 7. In the case of a joint mortgage account, the account holder will be regarded as an Eligible General Customer. Only one of the account holders can enjoy the General Customers Cash Reward. BOCHK reserves the right to make the final decision to distribute the General Customers Cash Reward to one of the account holders.
 8. In the case of a joint mortgage account, which has more than one Eligible Customer who have taken up BOCHK Payroll Account, the account can only enjoy the General Customers Cash Reward once.
 9. The General Customers Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2027.
 10. The Eligible General Customers must still hold a valid Mortgage Account, the required designated “Integrated Banking Services” and use Payroll Account and when BOCHK sending out the General Customers Cash Reward, otherwise the General Customers Cash Reward will be forfeited.
 11. If the campaign code entered by the Eligible General Customers at the time of registration does not match with the “Integrated Banking Service” tier at the time of reward entitlement, or if the “Integrated Banking Service” is changed or canceled before the General Customers Cash Reward is credited, BOCHK reserves the right to cancel the entitlement to the General Customers Cash Reward.
 12. In case the General Customers 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 substitute gift/coupon/reward may be different from the original Cash Reward.
- 2. Terms of Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service (“Integrated Banking Services”)**
- 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
Enrich Banking	HK\$200,000 or above
i-Free Banking	HK\$10,000 or above

- b. i-Free Banking customers aged under 18 are eligible for the waiver of "Total Relationship Balance" requirement. When customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.
- c. **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.**
- d. **For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.**

3a. Terms of Payroll Account Reward [HA Customers]:

1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) ("Payroll Promotion Period").
2. To be eligible for Payroll Welcome Reward Credit Card Free Spending Credit ("Free Spending Credit"), customers are required to meet all of the following requirements during Payroll Promotion Period (Eligible HA Payroll Customers):
 - i. maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name accounts) ("Payroll Account") with Bank of China (Hong Kong) Limited ("BOCHK"); AND
 - ii. register for *Payroll Account* via Mobile Banking, Internet Banking, any branch, Phone Banking, or Webpage of BOCHK **with the designated PLAN CODE 「HA」**; AND
 - iii. start receiving salary every calendar month **by eligible salary deposit methods*** via Payroll Account 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 used BOCHK's *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including the registration month); AND

- v. have taken up Private Wealth, Wealth Management, Enrich Banking and i-Free Banking (Integrated Account Service); AND

*Eligible salary deposit methods:

- Salary deposit through the Hospital Authority to the Payroll Account by “electronic payroll arrangement”: Salary deposit to the Eligible HA Payroll Customer’s Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement”. OR
- Employed by the Hospital Authority , and the employer/company name of the customer recorded with BOCHK as: 醫院管理局/醫管局/HOSPITAL AUTHORITY/Hospital Authority/HA, and newly set up “Standing Instruction” from other bank.

3. **The amount of Free Spending Credit for Payroll Welcome Reward received by the Eligible HA Payroll Customers will be determined by the Integrated Banking Services status of the customer (Private Wealth / Wealth Management / Enrich Banking / i-Free Banking) by time of the first monthly salary received through the Payroll Account, and the monthly salary. To be eligible for Free Spending Credit, customer should receive salary on monthly basis, and maintain the Integrated Banking Services status not lower than that by time of the first monthly salary received through the Payroll Account, until Free Spending Credit is credited by the Card Company.** For details, please refer to the following table.

Monthly salary	Credit Card Free Spending Credit
	<i>Private Wealth / Wealth Management / Enrich Banking / i-Free Banking customers</i>
HK\$80,000 or above	HK\$2,800
HK\$30,000 – HK\$79,999	HK\$1,500
HK\$10,000 – HK\$29,999	HK\$1,000

The higher payroll amount will be counted if the monthly payroll amount varies.

4. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible HA Payroll Customers on or before the following dates:

Month of receiving the First Salary	Date of crediting the Free Spending Credit
April 2026 to May 2026	On or before 30 September 2026
June 2026 to August 2026	On or before 31 December 2026

5. **Eligible HA 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.**
6. “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 at the exchange rate as determined by BOCHK) or above.
7. “Electronic payroll arrangement” refers to the Eligible HA Payroll Customer’s employer
8. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement”.
9. Each Eligible HA Payroll Customer can enjoy this offer once only. If an Eligible HA Payroll Customer receives salary via more than one Payroll Account within the Payroll Promotion Period, the Eligible HA Payroll Customer can only enjoy the offer once.

10. **Each Eligible HA Payroll Customer should still receive salary through the Payroll Account and maintain the Integrated Banking Services status not lower than that by time of the first monthly salary received when the Free Spending Credit is credited. Otherwise, the offer will be forfeited and the Eligible HA Payroll Customer will not be entitled to any award in any other format.**
11. Payroll Welcome Rewards also applicable to customers who is eligible to Offer Terms Paragraph 1a. “HK\$3,200 Cash Reward [HA Customers]” who receive salary via joint-name accounts (receiving salary via Payroll Account by “electronic payroll arrangement” or a newly set up “Standing Instruction” (“Eligible Selected Joint-Name Payroll Customers”). Payroll Welcome Rewards 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 Selected Joint-Name Payroll Customers receive salary via its sole-name account in the meantime, conditions and rewards of Payroll Welcome Reward will be considered and credited with its sole-name account. Customers who are not eligible to Offer Terms Paragraph 1a. “HK\$3,200 Cash Reward [HA Customers]” and receiving salary via joint-name accounts will not be entitled with Payroll Welcome Reward.
12. For the record for BOCHK Payroll Account, BOCHK’s system record shall prevail.
13. *For details of the “Payroll Account” requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.*

3b. Terms of Payroll Welcome Reward [Talent Schemes Customers]:

1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“Payroll Promotion Period”).
2. 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 Talent Schemes Payroll Customers”):
 - (i) maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name accounts) (“Payroll Account”) with Bank of China (Hong Kong) Limited (“BOCHK”); AND
 - (ii) register for *Payroll Account* via Mobile Banking, Internet Banking, any branch, Phone Banking, or Website of BOCHK with the designated PLAN CODE; AND
 - (iii) start receiving salary via Payroll Account every calendar month by “electronic payroll arrangement” 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 used BOCHK’s *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including the registration month); AND
 - (v) have taken up *Private Wealth / Wealth Management / Enrich Banking / iFree Banking* (Integrated Account Service).
3. **The amount of Free Spending Credit for Payroll Welcome Reward received by the Eligible Talent Schemes Payroll Customers will be determined by the Integrated Banking Services status of the customer (*Private Wealth / Wealth Management / Enrich Banking / iFree Banking*) by time of the first monthly salary received through the Payroll Account, and the monthly salary.** To be eligible for Free Spending Credit, customer should receive salary on monthly basis, and maintain the Integrated Banking Services status not lower than that by time of the first monthly salary received through the Payroll Account, until Free Spending Credit is credited by the Card Company. For details, please refer to the following table.

Monthly salary	BOC Credit Card Free Spending Credit			
	<i>Private Wealth</i> customers	<i>Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers

HK\$80,000 or above	HK\$2,800	HK\$1,500	HK\$1,000	HK\$300
HK\$30,000 – HK\$79,999	HK\$1,500	HK\$800	HK\$500	
HK\$10,000 – HK\$29,999	HK\$1,000	HK\$500	HK\$300	

The higher payroll amount will be counted if the monthly payroll amount varies.

4. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Talent Schemes Payroll Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
April 2026 to May 2026	On or before 30 September 2026
June 2026 to August 2026	On or before 31 December 2026

5. **Eligible Talent Schemes Payroll Customers should input designated PLAN CODE listed on specific promotion materials while registering for Payroll Account, please contact BOCHK staff for details.**
6. **Eligible Talent Schemes 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 at the exchange rate as determined by BOCHK) or above.
8. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to Eligible Talent Schemes Customer's Payroll Account through the payroll system of BOCHK or other bank. 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 Talent Schemes Payroll Customer can enjoy this offer once only. If an Eligible Talent Schemes Payroll Customer registers for more than one Payroll Account within the Payroll Promotion Period, the Eligible Talent Schemes Payroll Customers can only enjoy the offer once.
11. **Each Eligible Talent Schemes Payroll Customer should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.**
12. For the record of BOCHK Payroll Account, BOCHK's system record shall prevail.
13. For details of the "Payroll Account" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

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

1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) ("Payroll Promotion Period").
2. 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) maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name accounts) ("Payroll Account") with Bank of China (Hong Kong) Limited ("BOCHK"); AND

- (iii) register for Payroll Account via Mobile Banking, Internet Banking, any branch, Phone Banking, or Website of BOCHK; AND
- (iv) start receiving salary every calendar month 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 used 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 / Enrich Banking / iFree Banking* (Integrated Account Service).

3. **The amount of Free Spending Credit for Payroll Welcome Reward received by the Eligible Civil Servant Payroll Customers will be determined by the Integrated Banking Services status of the customer (*Private Wealth / Wealth Management / Enrich Banking / iFree Banking*) by time of the first monthly salary received through the Payroll Account, and the monthly salary.** To be eligible for Free Spending Credit, customer should receive salary on monthly basis, and maintain Integrated Banking Services status not lower than that by time of the first monthly salary received through the Payroll Account, 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	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
HK\$80,000 or above	HK\$1,500	HK\$1,300	HK\$900	HK\$200
HK\$30,000 – HK\$79,999	HK\$1,000	HK\$600	HK\$400	
HK\$10,000 – HK\$29,999	HK\$600	HK\$300	HK\$200	

The higher payroll amount will be counted if the monthly payroll amount varies.

4. 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

Month of receiving the First Salary	Date of crediting the Free Spending Credit
April 2026 to May 2026	On or before 30 September 2026
June 2026 to August 2026	On or before 31 December 2026

5. **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.**

- 6. “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 at the exchange rate as determined by BOCHK) or above.
- 7. “Electronic payroll arrangement” refers to the Treasury crediting the salary to Eligible Civil Servant Payroll Customers’ Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement”.
- 8. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement”.
- 9. 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.

10. **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.**
11. For the record of BOCHK Payroll Account, BOCHK's system record shall prevail.
12. For details of the "Payroll Account" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

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

1. The promotion period is from 1 April 2026 to 30 June 2026 (both dates inclusive) ("Payroll Promotion Period").
2. Customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Payroll Customers"):
 - (i) maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name account) ("Payroll Account") with Bank of China (Hong Kong) Limited ("BOCHK"), and
 - (ii) register for *Payroll Account* via Mobile Banking, Internet Banking, any branch, Phone Banking, or Website of BOCHK; AND
 - (iii) start receiving salary via Payroll Account every calendar month by "electronic payroll arrangement" or newly set up "Standing Instruction" 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 used 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, Enrich Banking and iFree Banking* (Integrated Account Service).
3. "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 at the exchange rate as determined by BOCHK) or above.
4. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
5. BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement".
6. **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.**
7. For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.
8. For details of the "*Payroll Account* Reward" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

3e. BOC Credit Card Free Spending Credit

1. 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.
2. 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).

3. **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.**

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

1. "Fire Insurance" and "Premier Home Comprehensive Insurance" Mortgage Customer Plan ("the Designated Insurance Plans") and the supplementary rider(s) (if any) are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
2. 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.
3. The Bank of China (Hong Kong) Limited ("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)
4. BOCG Insurance reserves the right to accept or decline any application for the Designated Insurance Plans and the supplementary rider(s) (if any) based on the information provided by the insured and applicant at the time of application.
5. BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products of BOCG Insurance but not BOCHK.
6. BOCHK and/or BOCG Insurance reserve the right to amend, suspend or terminate the Relevant Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCHK and/or BOCG Insurance shall be final.
7. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Designated Insurance Plans should be resolved between directly BOCG Insurance and the customer.
8. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Designated Insurance Plans. For enquiry, please contact the staff of BOCHK.
9. The Designated Insurance Plans and the supplementary rider(s) (if any) are 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.

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.

• **General Terms and Conditions:**

1. If the amount of cash rebate and / or cash reward and / or the coupons reward and / or gifts is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or cash reward and/or the coupons reward and / or gifts 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 and/or Mobile Banking or any designated Mobile Application mentioned above imposed by their service providers.
5. By using the BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking, 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. Downloading Mobile Application are the third parties' website or Mobile Application. Mobile Application are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the 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.
12. 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 Notice of Trading Odd Lots:

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the

transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.

- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.
- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to the manual processing of odd lot orders, there is no definite range of price difference between the odd lots and the board lots. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with a share quantity equal to or exceeding one board lot of the stock will be rejected.
- The quantity of odd lot stocks can be accumulated to reach one board lot in securities account. However, BOCHK Mobile Banking and Internet Banking do not provide the service of splitting one board lot stocks into odd lots for stocks selling.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

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 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. 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.

Risk Disclosure of Securities Trading

Risk of Securities Trading

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.

Risk of Securities Margin Trading

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.

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to US persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at certain time.

For HK stocks, A shares and US stocks trading service hours and system maintenance time, please login to Mobile Banking (click "Menu" > "Settings" > "FAQ" > "Securities and Securities Margin Service") or login to Internet Banking (click "Investment" > "HK Securities" / "A Shares Securities" / "US Securities" > "Help") for details.

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. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant 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. Currency

exchange is also subject to cost (being the spread between the buy and sell of RMB). 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.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

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