

## 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 2025 to 30 June 2025 (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 or login to BOCHK Mobile Banking successfully on or before 31 October 2025** (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 any branches, Mobile Banking, Phone Banking, Internet 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, but not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
  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 2026.
  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 2025 to 30 June 2025 (both dates inclusive, the “Promotion Period”), and if such loan is drawn on or before 31 October 2025, 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.

- **Mortgage Service Exclusive Offer**

- 1a. **Extra up to HK\$2,500 “Mortgage Service” Offer [Talent Schemes Customers]:**

1. The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) (“promotion period”).
2. Talent Schemes Customers who successfully apply for Bank of China (Hong Kong) Limited (“BOCHK”) Mortgage Loan, use the Private Wealth / Wealth Management Service\* and Payroll Account\* during the promotion period; plus drawdown the mortgage loan on or before 31 October 2025 (collectively named “Eligible Talent Schemes Customers”), can enjoy extra Cash Reward of mortgage service (“Cash Reward”). For details, please refer to below:

Cash Reward	
Private Wealth customers	Wealth Management customers
HK\$2,500	HK\$2,000

*\* It’s subject to terms and conditions, please refer to point 2 Terms of Private Wealth / Wealth Management Service and point 3a Terms of Payroll Welcome Reward for details.*

3. Eligible Talent Schemes Customers must provide the designated promotion code "SSML2025Q2" to BOCHK staff when applying for mortgage services in order to register for Cash Reward. Regarding the registration records of BOCHK Cash Reward, 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 31 October 2025, 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 Eligible Talent Scheme Customers' account holders must be an eligible customer of 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 Talent Schemes Customer. Only one of the account holders can enjoy the Cash Reward. BOCHK reserves the right to make the final decision to distribute the Cash Reward to one of the account holders.
9. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, the account can only enjoy the Cash Reward once.
10. Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2026.
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 Talent Schemes Customers must still hold a valid Mortgage and Payroll Account specific accounts 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 up to HK\$1,500 "Mortgage Service" Offer [Civil Servant Customers]:**

1. The promotion period is from 1 April 2025 to 30 June 2025 (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 and Payroll Account\* during the promotion period; plus drawdown the mortgage loan on or before 31 October 2025 (collectively named "Eligible Civil Servant Customers"), can enjoy extra Cash Reward of mortgage service ("Cash Reward"). For details, please refer to below:

Cash Reward	
Private Wealth customers	Wealth Management customers
HK\$1,500	HK\$1,000

*\*It's subject to terms and conditions, please refer to point 2 Terms of Private Wealth / Wealth Management Service and point 3b Terms of Payroll Welcome Reward for details.*

3. Eligible Civil Servant Customers must provide the designated promotion code "GOV2025Q2"

to BOCHK staff when applying for mortgage services in order to register for Cash Reward. Regarding the registration records of BOCHK Cash Reward, 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 31 October 2025, 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 Eligible Civil Servant Customers' account holders must be an eligible customer of 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 Civil Servant Customer. Only one of the account holders can enjoy the Cash Reward. BOCHK reserves the right to make the final decision to distribute the Cash Reward to one of the account holders.
9. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, the account can only enjoy the Cash Reward once.
10. Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2026.
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 Civil Servant Customers must still hold a valid Mortgage and Payroll Account 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.

**1c. Extra upto HK\$1,000 "Mortgage Service" Offer [General Customers]:**

1. The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("promotion period").
2. Customers who successfully apply for Bank of China (Hong Kong) Limited ("BOCHK") Mortgage Loan, use the Private Wealth / Wealth Management Service\* and apply Payroll Account\*, during the promotion period ; plus drawdown the mortgage loan on or before 31 October 2025 (collectively named "Eligible General Customers"), can enjoy extra Cash Reward of mortgage service ("Cash Reward"). For details, please refer to below:

Cash Reward	
Private Wealth customers	Wealth Management customers
HK\$1,000	HK\$500

*\*It's subject to terms and conditions, please refer to point 2 Terms of Private Wealth / Wealth Management Service and point 3c Terms of Payroll Account Reward for details.*

3. Eligible General Customers must provide the designated promotion code "GEN2025Q2" to BOCHK staff when applying for mortgage services in order to register for Cash Reward. Regarding the registration records of BOCHK Cash Reward, 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 31 October 2025, 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 Eligible General Customers' account holders must be an eligible customer of 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 General Customer. Only one of the account holders can enjoy the Cash Reward. BOCHK reserves the right to make the final decision to distribute the Cash Reward to one of the account holders.
9. In the case of a joint mortgage account, which has more than one eligible customer of Payroll, the account can only enjoy the Cash Reward once.
10. Cash Reward will be credited to the designated mortgage repayment account on or before 31 January 2026.
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 General Customers must still hold a valid Mortgage and Payroll Account 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")**

- 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.**

<b>Integrated Account Services</b>	<b>Total Relationship Balance Requirements</b>
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](http://www.bochk.com).**

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

1. The promotion period is from 1 April 2025 to 30 June 2025 (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; 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* (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 categories of customers (*Private Wealth / Wealth Management*) 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 categories of customers 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
HK\$120,000 or above	HK\$3,800	HK\$2,800

HK\$80,000 – HK\$119,999	HK\$2,800	HK\$1,500
HK\$30,000 – HK\$79,999	HK\$1,500	HK\$800
HK\$10,000 – HK\$29,999	HK\$1,000	HK\$500

**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. The Eligible Talent Schemes 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
April 2025 to May 2025	On or before 30 September 2025
June 2025 to July 2025	On or before 31 December 2025

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. Payroll Welcome Reward is also applicable to customers who is eligible to Offer Terms Point 1a. Extra up to HK\$2,500 "Mortgage Service" Offer [Talent Schemes 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. Extra up to HK\$2,500 "Mortgage Service" Offer [Talent Schemes Customers]" and receiving salary via joint-name accounts will not be entitled with Payroll Welcome Reward.
13. For the record of 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](http://www.bochk.com).

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

1. The promotion period is from 1 April 2025 to 30 June 2025 (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* (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 categories of customers (*Private Wealth / Wealth Management*) 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 categories of customers 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
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

**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. 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
April 2025 to May 2025	On or before 30 September 2025
June 2025 to July 2025	On or before 31 December 2025

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. Payroll Welcome Reward is also applicable to customers who is eligible to Offer Terms Point 1b. Extra up to HK\$1,500 "Mortgage Service" Offer [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 1b. Extra up to HK\$1,500 "Mortgage Service" Offer [Civil Servant Customers] and receiving salary via joint-name accounts will not be entitled with Payroll Welcome Reward.
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](http://www.bochk.com).

### **3c. Terms of Payroll Account Reward [Eligible Customers]:**

1. The promotion period is from 1 April 2025 to 30 June 2025 (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 (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](http://www.bochk.com).

### **3d. 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](http://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.

**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 regular 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 the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

**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.

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