Remark:

The first year premium discount offer applicable to iTarget 3 Years Savings Insurance Plan ("the Offer") 1.2 is included in the calculation of the above Annualized Guaranteed Rate of Return^ upon policy maturity. The Offer1.2 is limited in quota and available on a first-come, first-served basis. Please refer to the remarks below for details.

^【Applicable to iTarget 3 Years Savings Insurance Plan】

Annualized Guaranteed Rate of Return is the annual compound interest rate that Total Premiums Paid is cumulated to the guaranteed amount received at policy maturity date. This rate of return is rounded to 2 decimal places, and varies by your chosen policy currency, premium payment mode and initial premium amount. In case of any discrepancy, the proposal summary in BOCHK e-Banking (mobile banking/internet banking) shall be prevail. The relevant rate of return stated above is calculated based on first year premium discount. The relevant return rates and first year premium discount rates are rounded to 2 decimal places. The Offer is subject to quota and available on a first-come first-served basis. Please refer to Terms and Conditions below for details. Subjected to Terms and Conditions. Please refer to the product leaflet and policy provisions in BOCHK website for the details of the Plan (including the coverage, key risks, major exclusions, etc.). Please visit BOCHK website for information on other online life insurance products.

Policy Currency	Annualized Guaranteed Rate of Return at policy maturity after 3 years of up to:
RMB	2.58%
HKD	3.40%
USD	4.20%
AUD	3.40%
GBP	3.60%
CAD	2.10%

 # 【Applicable to BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)】

Please be aware of the risks: BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) is a Qualifying Deferred Annuity Policy that has been certified by the Insurance Authority ("IA"). The aggregate annual tax deductible limit for the qualifying deferred annuity premiums and tax deductible MPF voluntary contributions is HK$60,000, and the Policy Owner (as Hong Kong taxpayer) may claim deductions under salaries tax and personal assessment. Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take

any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk and website of Inland Revenue Department of HKSAR www.ird.gov.hk. The mere fact that BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) has been certified by IA does not mean that the premiums paid for policies under BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. Certification by IA is not a recommendation or endorsement of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy nor does it guarantee the commercial merits of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy or its performance. It does not mean BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy.

The Annualized Guaranteed Internal Rate of Return at policy maturity is calculated based on the Guaranteed Monthly Annuity Income payable and assuming that (i) you choose to cash out all the Guaranteed Monthly Annuity Income monthly on time when they are payable at each Monthiversary during the Annuity Income Period, (ii) levy and premium discount (if any) are not included, and (iii) all premiums are paid in full when due. If you cancel the policy before the end of the policy term, the actual Annualized Guaranteed Internal Rate of Return will be lower than expected, and the sum of the surrender value and the Guaranteed Monthly Annuity Income withdrawn may be less than the total premiums you have paid. These percentages are rounded to 2 decimal places, and depend on your chosen policy term, policy currency and premium payment mode.

Policy Currency	**Annualized Guaranteed Internal Rate of Return upon maturity of policy term of 15 to 30 years**
RMB	1.73% - 2.38%
HKD / USD	2.70% - 3.30%

Cash out option for the Guaranteed Monthly Annuity Income will be the default option of the policy. If the Policy Owner chooses to withdraw the accumulated Guaranteed Monthly Annuity Income and/or interest accrued thereon (if any), the accumulated Guaranteed Monthly Annuity Income and/or interest accrued thereon (if any) withdrawn will no longer be accumulated as part of the total cash value and the total Death Benefit of the policy. The total cash value, the surrender value and the total Death Benefit of the policy will be reduced accordingly. For details, please refer to the benefit illustration summary of the policy and contact BOC Life for enquiry.

Please refer to the product brochure, policy provisions and the relevant terms and conditions in BOCHK website or login mobile banking (Menu > Insurance > Savings Insurance / Deferred Annuity Plan) for details and relevant risks of iTarget 3 Years Savings Insurance Plan and BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking).

Bank of China (Hong Kong) Limited ("BOCHK") RMB Wealth Management & Spending Rewards Terms and Conditions of the Promotion:

1. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) (the "Promotion Period").
2. This promotion is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) Private Wealth, Wealth Management, Enrich Banking and i-Free Banking customers, and who hold a BOCHK Multi-Currency/RMB account in sole name (the "Eligible Customers").
3. To be eligible for the rewards, Eligible Customers must successfully complete the following Basic Transaction (i) and Designated Transaction(s) (ii) within the Promotion Period:

i. Basic Transaction: Reached accumulated RMB-related exchange transactions amount of HK$300,000 or its equivalent via BOCHK Mobile Banking (“RMB Exchange”); and

ii. Designated Transaction(s): An Eligible Customer can enjoy an RMB600 reward upon each successful completion of a Designated Transaction from different categories as listed below ("Designated Transaction").

Categories	Designated Transaction(s)
Securities	Complete a buying A shares transaction once (Exclude odd lot transaction, Monthly Stocks Savings Plan and IPO subscription), and the transaction amount is equivalent to HK$300,000 or above ("Securities Transaction"); or
Investment Fund	Make a fund subscription of HK$300,000 (equivalent) or above (“Fund Subscription”) ; or
Equity Linked Investment	Make a Equity Linked Investment subscription of HK$300,000 (equivalent) or above (“Equity Linked Investment Subscription”) ; or
Deposit	Place a New Fund Preferential Time Deposit of RMB300,000 or above (“Place a Time Deposit”) ; or
Debit Card	Accumulative RMB spending HK$30,000 (equivalent) or above via BOC Mastercard ® Debit Card (“Debit Card Spending”)

4. Eligible Customers will be entitled to the corresponding rewards based on the categories of Designated Transactions completed. The maximum cumulative reward amount for the Promotion Period is RMB3,000.
5. If an Eligible Customer completes multiple Designated Transactions of the same category during the Promotion Period, the total reward amount obtainable for that specific category remains at a maximum of RMB600.
6. The maximum total reward amount each Eligible Customer can enjoy throughout the Promotion Period is RMB3,000.
7. RMB Exchange:

i. Only applicable to Eligible Customer who conducted RMB-related exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking (“Eligible Trading Channels”), with an accumulated transaction amount reaching the equivalent of HK$300,000 or above during the Promotion Period.

i. Only applicable to (a) the conversion of Hong Kong dollars into RMB, (b) the conversion of RMB into Hong Kong dollars and (c) RMB cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”).

ii. **RMB exchange is not applicable to foreign currency transactions conducted when placing FX Time Deposit at the same time.**

iii. 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.

8. Securities Transaction：
   i. Only applicable to personal banking customers who hold single-name securities account (exclude securities margin account and family securities account) during the Promotion Period (“Eligible Securities Customer”).
   ii. Eligible Securities Customer who complete a buying transaction of securities listed on Shanghai Stock Exchange or Shenzhen Stock Exchange and settled in RMB (exclude odd lot transaction, Monthly Stocks Savings Plan and IPO subscription) via BOCHK Mobile Banking during the Promotion Period (“Eligible Transaction”), and the transaction amount of Eligible Transaction is equivalent to HK$300,000 or above.

iii. The Eligible Transaction amount settled in RMB will be converted into HKD for calculation based on the exchange rate determined by BOCHK. The relevant Eligible Transaction amount shall be subject to BOCHK's record.

9. Fund Subscription：

i. Only applicable to customers who make an investment fund subscription using single-named funds accounts via BOCHK Mobile Banking during the Promotion Period. The subscription amount is HK$300,000 (equivalent) or above.

ii. Not applicable to fund transactions made via joint-named funds accounts.

iii. The subscription fee reduction offer is not applicable to (1) subscription of money market funds, (2) switching transactions of investment funds, (3) Monthly Funds Savings Plan, and (4) investment fund transactions made via "Smart Invest".

iv. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

10. Equity Linked Investment Subscription:

i. Only applicable to customers who hold single-named bonds account during the Promotion Period.

ii. Transactions are based on the transaction date.

iii. Transactions for Equity Linked Investment Products are based on successfully subscribed transactions.

11. Place a Time Deposit：

i. Only applicable to customers who place a 3-month, 6-month or 12-month "RMB New Fund Preferential Time Deposit" with "Eligible New Fund Balance" * of RMB300,000 or above via Mobile Banking during the promotion period.

ii. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.

iii. Time deposits should be set-up on banking business days of Hong Kong. **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**

iv. If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HK$200:

(1) Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year

(2) Time Deposit Principal x (Inter-Bank Offer Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year

*** Subject to the rate as quoted by BOCHK from time to time.**

12. Debit Card Spending：

i. Only applicable to Eligible Customers who make any retail spending at any online, local, and overseas merchants in RMB via the BOC Mastercard ® Debit Card during the Promotion Period ("Eligible Spending"), with an accumulative spending reaching the equivalent of HK$30,000 or above (Including debit from CNY Accounts or debit from HKD Saving Account after foreign currency exchange).

ii. Eligible Spending of a supplementary card will be combined with those from the principal card to calculate towards the total cash rebate under the same debit card account.

iii. Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 12 January, 2027

iv. The following transactions are not applicable for Eligible Spending: (a) Fees and charges; (b) Cash withdrawal; (c) Bank transfers; (d) Purchase

transactions effected outside of Mastercard network; (e) Bill payment (including tax payments to the tax authorities); (f) Quasi cash transactions including: (i) Betting and gambling transactions; (ii) Transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques); (iii) Transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms); (iv) Wire transfers; (v) Rental payment or property purchase; (vi) Purchase and/or reload of stored value cards or e-Wallets; (vii) Purchase of cryptocurrencies; and (viii) Instalment payments.

BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to the country code and merchant ID assigned by Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, BOCHK is not liable for their accuracy or categorization of transaction merchant types.

v. **In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard ® Debit Card Terms and Conditions or outstanding overdue payments or adverse credit history during the Promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**

13. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers' Multi Currency / RMB Account on or before 31 March 2026.
14. Eligible Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account or Multi Currency Account or RMB Account during the Promotion Period or at the time when the Rewards is deposited, otherwise the rewards will be forfeited.
15. In the event of termination of BOCHK bank account, bad record, forfeiture of the rewards, the rewards will not be given away and will be cancelled automatically forthwith.
16. Any fraudulent, unauthorised, unposted, cancelled or refunded transaction will not be deemed as an Eligible Transaction and will not qualify for the promotion.
17. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Exclusive RMB Product Offers :

1 Insurance:

1.1 Enjoy up to 15.88% first year premium discount for application of selected life insurance policies

a. The Promotional Period of the offer is from 1 October 2026 to 31 December 2026 (both dates inclusive) (hereinafter "the Promotional Period").
b. During the Promotional Period, the customers who have applied for the designated life insurance plan (hereinafter "Designated Insurance Plan") of China Life Insurance (Overseas) Company Limited (hereinafter "China Life (Overseas)") through Bank of China (Hong Kong) Limited (hereinafter "the Bank") and if the relevant policies are successfully issued by China Life (Overseas) can enjoy the "First Year Premium Discount Offer".
c. The first year premium discount shall be deducted from the initial premium. First Year annualized premium amount is the initial annual premium amount payable of the Policy, and the premium discount, prepaid premium and premium levy are not included.
d. If the policy is cancelled within the cooling-off period or in any other circumstances under which the premiums need to be refunded, China Life (Overseas) will only refund the premiums and premium levy actually paid by the customer excluding any First Year Premium Discount Offer.
e. The above mentioned First Year Premium Discount Offer is non-transferable and non-redeemable for cash.
f. No person other than China Life (Overseas), the Bank and its customers shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of the provisions of these Promotional Terms and Conditions or to enjoy the benefit under any of the provisions of these Promotional Terms and Conditions.
g. In case of any dispute regarding this promotional program, the decision of China Life (Overseas) and the Bank shall be final and conclusive and binding on the customers.
h. China Life (Overseas) and the Bank reserve the right to suspend, terminate or extend this promotional program, and/or to replace, supplement or alter these Promotional Terms and Conditions at any time without giving prior notice to the customers.

i. Before participating in the Offer, customers shall read relevant Promotional Terms and Conditions herein.

j. These Promotional Terms and Conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.

k. For offer terms and conditions of life insurance policies underwritten by BOC Life, please visit BOCHK's website or contact BOCHK branch staff for details.

1.2 Upon successful enrollment of iTarget 3 Years Savings Insurance Plan, you may enjoy an Annualized Guaranteed Rate of Return of up to 4.20% at policy maturity after 3 years with life protection ("the Offer of iTarget 3 Years Savings Insurance Plan")

a. Promotion period starts from 15 September 2026 to 31 December 2026 (both dates inclusive) ("the Promotion Period of the Offer of iTarget 3 Years Savings Insurance Plan"). Nevertheless, the Offer of iTarget 3 Years Savings Insurance Plan is subject to time limit and quota and available on a first-come first-served basis while quota lasts. The Offer of iTarget 3 Years Savings Insurance Plan may be terminated before the end of the Promotion Period of the Offer of iTarget 3 Years Savings Insurance Plan. Please confirm the remaining quota of the Offer of iTarget 3 Years Savings Insurance Plan with BOC Life before submitting insurance application.

b. To be eligible for the Offer of iTarget 3 Years Savings Insurance Plan, applicant(s) must fulfill all of the following requirements:
(i) the applicant(s) must duly complete the required application procedures and successfully use the designated promo code to submit the application via any of the Bank of China (Hong Kong) Limited ("BOCHK") e-banking channels (Internet Banking or Mobile Banking) (please visit https://www.bochk.com/dam/insurance/itarget/en.html for the enrollment procedures) within the Promotion Period of the Offer of iTarget 3 Years Savings Insurance Plan; and
(ii) the application(s) must be accepted by BOC Life.
Policy(ies) that fulfill all the above-mentioned requirements (i) to (ii) is / are known as "Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan".

c. For prepayment cases, premium discount is only applicable to the First Year Premium. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).

d. For premiums paid on a monthly basis, the initial premium would be the discounted premiums for the first month. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account during the second to twelfth months.

e. The Offer of iTarget 3 Years Savings Insurance Plan is applicable to the basic plan of the Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan, while the First Year Premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan.

f. An applicant is allowed to apply for more than one policy of iTarget 3 Years Savings Insurance Plan (acceptance of application(s) would be subject to underwriting result and the aggregate of the total annualised premium of all policies under iTarget 3 Years Savings Insurance Plan for each insured, and the decision of BOC Life shall be final).

g. The Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan must remain unchanged when the Offer of iTarget 3 Years Savings Insurance Plan is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer of iTarget 3 Years Savings Insurance Plan and / or reduce the eligible premium discount amount proportionally.

h. The Offer of iTarget 3 Years Savings Insurance Plan cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

i. In case of cancellation of the policy during the cooling-off period or in any event of a premium refund, the portion of any premium payments that has been deducted by the Offer of iTarget 3 Years Savings Insurance Plan will under no circumstances be counted as premium paid for reckoning the refundable amount of Total Premiums Paid.

j. Except for the designated promotions specified by BOC Life, the Offer of iTarget 3 Years Savings Insurance Plan cannot be used in conjunction with other promotion offers of BOC Life.

k. BOC Life reserves the right to amend, suspend or terminate the Offer of iTarget 3 Years Savings Insurance Plan and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.

l. In case of any dispute, the decision of BOC Life shall be final.

m. The terms and conditions of the Offer of iTarget 3 Years Savings Insurance Plan shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

2 Securities：First 8 buy transactions for A Shares or HK Stocks settled in RMB through multi-counter model enjoy $0 brokerage fee

a. Promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) (“Promotion Period”).

b. This offer is only applicable to personal banking customers who maintain single-name securities accounts with Bank of China (Hong Kong) Limited (“BOCHK”) (Not applicable to securities margin account, family securities account and new securities account opened during Promotion Period) (“Eligible Securities Customers”).

c. Eligible Securities Customers who successfully buy securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) and settled in RMB, or securities listed on Hong Kong Exchange and Clearing Limited (“HKEx”) and settled in RMB through multi-counter model via BOCHK Internet Banking / Mobile Banking / Automated Stock Trading Hotline during Promotion Period (“Eligible Transaction”) will enjoy first 8 Eligible Transactions $0 brokerage fee. There is no maximum limit on the brokerage fee rebate amount.

d. The first 8 Eligible Transactions are counted based on the sequence of filled order. If a single order is executed in multiple transactions (no matter on the same day or over different days), the sequence of the filled order will be determined by the earliest partially filled sequence, with each partially filled transaction being treated as different and separate transaction.

The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee rebate is calculated. **Eligible Securities Customers should pay the full amount of the brokerage fee of Eligible Transactions first.** The brokerage fee rebate will be credited to the HKD settlement account of Eligible Securities Customers on or before 31 March 2027. If an Eligible Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee rebate to any one of the HKD settlement accounts.

e. Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.

f. Eligible Securities Customers should maintain valid single-name securities account and HKD settlement account at the time when the brokerage fee rebate is credited, otherwise the offer will be forfeited.

3 Funds: 0% fund subscription fee offer for the first RMB fund subscription via electronic channels. The cap of Subscription Fee Reduction is HK$6,888

a. The promotion period is from 2 October 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period of Fund Subscription Fee Offer").

b. This offer is only applicable to personal banking customers who hold single-name funds accounts with Bank of China (Hong Kong) Limited (“BOCHK”) (“Eligible Funds Customers”).

c. During the Promotion Period of Fund Subscription Fee Offer, Eligible Funds Customers can enjoy 0% subscription fee on the first subscription of investment funds in RMB share class made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) (“Eligible Subscription”), and the cap of Subscription Fee Reduction is HK$6,888 (“Subscription Fee Reduction”).

d. Investment funds in RMB share class mean those funds denominated in RMB currency.

e. The subscription fee reduction offer is not applicable to i) investment fund transactions which subscription fee is below 1%; ii) subscription of money market funds, iii) switching transactions of investment funds, iv) Monthly Funds Savings Plan, and v) investment fund transactions made via “Smart Invest” and vi) transactions made via dedicated investment account for “The Southbound Scheme”.

f. This offer is not applicable to specific vulnerable customer groups .

g. Eligible Funds Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the Reduction of Subscription Fee to the Eligible Funds Customers as defined in the following Term (3j).

h. Every Eligible Funds Customers is only entitled to the offer once during the Promotion Period.

i. If Eligible Funds Customers enjoy the offer during the promotion period, Eligible Funds Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.

j. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Funds Customers on or before 31 March 2027 and Eligible Funds Customers should hold a valid fund account and a valid HKD Savings Account or HKD Current Account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.

k. For fund transactions denominated in Renminbi, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

4 Deposit：Up to 11.8% p.a. Preferential RMB Time Deposit Offer

l. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").

m. Integrated Banking Services Customers who place a 7-day "Preferential RMB and FX Time Deposit" with conversion of funds via BOCHK Branches, Manned Phone Banking Services, Internet Banking, Mobile Banking during the Promotion Period, will be entitled to the preferential time deposit interest rate.

Application Channel	Minimum Principal Amount
Branch / Manned Phone Banking Services	Equivalent to HK$50,000
Internet Banking / Mobile Banking	RMB10,000

n. Time deposits should be set-up on banking business days of Hong Kong. Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.

o. **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HK$200:**

i. Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year

ii. Time Deposit Principal x (Inter-Bank Offer Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. Days in a Year

*** Subject to the rate as quoted by BOCHK from time to time.**

p. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of RMB and Foreign Currencies time deposits published on 30 September 2026 by BOCHK and is for reference only.

Currency	7 day Deposit Tenor
RMB	11.8%

q. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposit will be subject to the quotes by BOCHK from time to time.

r. The offer is limited and available while quota lasts.

s. The offer cannot be used in conjunction with other promotion offers that are not listed in this promotion materials.

5 FX：Up to HK$3,188 Rewards of Foreign Exchange

5.1 Exclusive Rewards of Foreign Exchange Welcome Rewards via Mobile Banking for New Cross Border Customers

a. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").

b. The FX Welcome Rewards are only applicable to Personal Banking Cross Border Customers (customers with Hong Kong Non-Permanent Identity

Cards with Chinese Nationality; customers with Non-Hong Kong Resident Identity Cards or customers with non-Hong Kong residential addresses) who do not hold or use Private Wealth, Wealth Management, Enrich Banking or i-Free Banking services of Bank of China (Hong Kong) Limited ("BOCHK") for at least 12 months before 1 October 2026 (the "Eligible New Cross Border Customers").

c. Eligible New Cross Border Customers who have conducted foreign exchange transactions through a sole-name HKD/Multi-Currency/RMB account via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount of HK$200,000 or above (or its equivalent) during the Promotion Period, will be entitled to the HK$388 welcome rewards.

d. The Eligible Exchange Transactions are only applicable to (a) the conversion of Hong Kong dollars into foreign currency, (b) the conversion of foreign currency into Hong Kong dollars, and (c) cross-currency conversion, via BOCHK Mobile Banking. The FX Welcome Rewards shall not apply to the foreign currency transactions conducted when placing an FX Time Deposit at the same time.

e. The transaction date, time, exchange rate and exchange amount of the Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the records 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 date. BOCHK reserves the right to amend the calculation method of the transaction amount at its sole discretion.

f. Each Eligible New Cross Border Customer can only enjoy the FX Welcome Rewards once.

g. The FX Welcome Rewards and "Up to HK$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross Border Customers" promotion can be enjoyed concurrently.

h. Upon verification of the records by BOCHK, the FX Welcome Rewards will be in the form of cash and credited into the Eligible New Cross Border Customer's non-dormant HKD Savings Account or HKD Current Account with BOCHK on or before 31 March 2027.

i. Eligible New Cross Border Customers must continue to maintain their valid BOCHK Mobile Banking services, and the relevant non-dormant HKD Savings Account or HKD Current Account must remain normal and valid during the Promotion Period and at the time when the FX Welcome Rewards are credited; otherwise, the FX Welcome Rewards shall be forfeited.

j. All FX Welcome Rewards received cannot be exchanged for other gifts, and are non-refundable, non-transferable and not for sale.

5.2 Exclusive Rewards of Foreign Exchange via Mobile Banking for Cross Border Customers ("Exclusive FX Mobile Rewards"):

a. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("FX Promotion Period").

b. The Exclusive FX Mobile Rewards are only applicable to Personal Banking Cross Border Customers (customers with Hong Kong Non-Permanent Identity Cards with Chinese Nationality; customers with Non-Hong Kong Resident Identity Cards or customers with non-Hong Kong residential addresses) who belong to Private Wealth, Wealth Management, Enrich Banking and i-Free Banking services customers ("Integrated Banking Services Customers") of Bank of China (Hong Kong) Limited ("BOCHK") who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2026 to 30 September 2026 (both dates inclusive) (the "Eligible Cross Border Customers").

c. Eligible Cross Border Customers who have conducted foreign exchange transactions through a sole-name HKD/Multi-Currency/RMB account via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount ("Accumulated Foreign Exchange Amount") during the FX Promotion Period, will be entitled to the Exclusive FX Mobile Rewards:

Accumulated Foreign Exchange Amount (HKD equivalent)	**The Exclusive FX Mobile Rewards**
HK$2,500,000 or above	HK$2,800
HK$500,000 to below HK$2,500,000	HK$600

d. The Eligible Exchange Transactions are only applicable to (a) the conversion of Hong Kong dollars into foreign currency, (b) the conversion of foreign currency into Hong Kong dollars, and (c) cross-currency conversion, via BOCHK Mobile Banking. <u>The Exclusive FX Mobile Rewards shall not apply to the foreign currency transactions conducted when placing an FX Time Deposit at the same time.</u>

e. The transaction date, time, exchange rate and exchange amount of the Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the records 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 date. BOCHK reserves the right to amend the calculation method of the transaction amount at its sole discretion.

f. Each Eligible Cross Border Customer can only enjoy the Exclusive FX Mobile Rewards once.

g. The Exclusive FX Mobile Rewards and "Foreign Exchange Welcome Rewards" can be enjoyed concurrently, but cannot be used in conjunction with the "Up to HK$2,388 Rewards for Foreign Exchange via Mobile Banking" promotion.

h. Upon verification of the records by BOCHK, the Exclusive FX Mobile Rewards will be in the form of cash and credited into the Eligible Cross Border Customer's non-dormant HKD Savings Account or HKD Current Account with BOCHK on or before 30 June 2027.

i. Eligible Cross Border Customers must continue to maintain their corresponding valid Integrated Banking Services, and the relevant non-dormant HKD Savings Account or HKD Current Account must remain normal and valid during the FX Promotion Period and at the time when the Exclusive FX Mobile Rewards are credited; otherwise, the Exclusive FX Mobile Rewards shall be forfeited.

j. All Exclusive FX Mobile Rewards received cannot be exchanged for other gifts, and are non-refundable, non-transferable and not for sale.

6. BOC Credit Card: Spend with Designated Payment Transaction by using BOC Go UnionPay Diamond Card in Mainland China to enjoy equivalent up to 8% cash rebate

6.1 Terms and Conditions of BOC Go Card "Extra Gift Points on Designated Mobile Payment Promotion"

a. The promotion period runs from 1 October until 31 December 2026 (based on transaction date) (the "Promotion Period").

b. BOC Go Card "Extra Gift Points on Designated Mobile Payment Promotion" (the "Offers") are only applicable to the BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) (the "Eligible Credit Card") that issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong.

c. The registration period of the Promotion runs from 00:00 on 1 October 2026 to 23:59 on 31 December 2026 (the "Registration Period"). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the website of the Promotion (https://www.bochk.com/s/a/gompq126e), BOCHK Mobile Application or BoC Pay+ Mobile Application once during the Registration Period (the "Registration"), The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 35,000 successfully registered eligible cardholders (the "Eligible Customers"). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the "Company") and is on a first-come-first-served basis. The Company may, from time to time during the Promotion Period, add or amend the registration period and/or registration channels and/or registration quotas.

d. The Eligible Credit Card account status of the Eligible Customers must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Offers. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Offers entitlement will be forfeited automatically forthwith.

e. During the Promotion Period, Eligible Customer are entitled to earn extra gift points on Eligible Transactions (refer to Clause #7) made by Eligible Credit Card from the month of Registration. Apart from "Basic 1X Gift Point", BOC Go UnionPay Diamond Card Eligible Customer can enjoy extra 19X/9X Gift Points on Chinese Mainland/ Hong Kong and Overseas Eligible Transactions; BOC Go UnionPay Platinum Card Eligible Customer can enjoy extra 9X/4X Gift Points on Chinese Mainland/ Hong Kong and Overseas Eligible Transactions from this Offer and "2X Gift Points on Overseas Spending".

f. "Designated Mobile Payment" include QR Code Payment in UnionPay, Apple Pay, Huawei Pay, Samsung Pay and BoC Pay+. "QR Code Payment in UnionPay" means the QR Code Payment function in UnionPay App (as named 雲閃付 App in traditional Chinese) which enables you to make payments by either presenting your personal QR code or scanning a QR code displayed by the merchant accepting UnionPay QR Code.

g. "Eligible Transaction" includes retail transactions made via Designated Mobile Payment using Eligible Credit Card but excludes Alipay and WeChat Pay transactions, Instant Rewards transactions, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition

fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

h. During the Promotion Period, each Eligible Credit Card of Eligible Customers (main card and supplementary card will be combined in the calculation) is eligible for earning a maximum total of extra 75,000 Gift Points in the entire Promotion Period from the Offers and "2X Gift Points on Overseas Spending", apart from the basic Gift Points. Please see the following table and examples for reference:

<table>
<tr><th>Transaction District</th><th>Card Type BOC Go Card</th><th>Basic Gift Point</th><th>Extra Gift Points</th><th>Total Gift Points</th><th>The maximum Extra Gift Points can be earned in the Promotion Period</th></tr>
<tr><td>Chinese Mainland</td><td rowspan="2">UnionPay Diamond Card</td><td rowspan="4">HK$1=1 Gift Point</td><td>HK$1=19 Gift Points</td><td>HK$1=20 Gift Points</td><td rowspan="4">75,000 Gift Points (Equivalent to HK$300 cash rebate)</td></tr>
<tr><td>Hong Kong / Overseas (excludes Chinese Mainland)</td><td>HK$1=9 Gift Points</td><td>HK$1=10 Gift Points</td></tr>
<tr><td>Chinese Mainland</td><td rowspan="2">UnionPay Platinum Card</td><td>HK$1=9 Gift Points</td><td>HK$1=10 Gift Points</td></tr>
<tr><td>Hong Kong / Overseas (excludes Chinese Mainland)</td><td>HK$1=4 Gift Points</td><td>HK$1=5 Gift Points</td></tr>
</table>

i. The Company may from time to time at its sole discretion define the meaning of Eligible Transactions, transaction countries/regions, designated spending categories and merchant list, with reference to the country codes, merchant codes and transaction currency stipulated by UnionPay International Limited for properly defining the abovementioned designated categories.

j. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to Cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchants outside the spending categories will not be counted as Eligible Transactions.

k. For Eligible Transactions in Chinese Mainland regions, the transactions must be conducted and settled in RMB. Every RMB ¥1 spending will be calculated as HK$1. (Example: RMB ¥1,000 Eligible Transaction will be equivalent to HK$1,000 Eligible Transaction.) For Eligible Transactions in overseas regions, the transactions must be conducted and settled in a foreign currency (subject to the billing currency shown on the credit card statement) and will be calculated based on the posted amount of the transaction.

l. The Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total rewards.

m. The Offers are counted and distributed on a calendar month basis, starting from the first day of the month until the last day of the month. Rewards will be rounded to the nearest units digit where appropriate and credited to the main card HKD account of the Eligible Card in two-calendar months following the transaction month. Only transaction successfully posted to the account within seven days from the transaction date will be counted.

n. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the Offers' entitlement.

o. If the Eligible Transaction is cancelled subsequent to the Offers of award, Eligible Customers will have to return to the Company the Gift Points and / Cash Rebate being awarded. The Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of

insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK$100) without prior notice.

p. The Eligible Customers must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a Cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.

q. The Company will verify the transaction record to confirm the Offers entitlement of each Eligible Customers. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.

r. The Offers are based on the net spending amount, which means the final amount charged to the Credit Card, and the use of any discount offers and cash vouchers will not be taken into account.

s. The Offers cannot be used in conjunction with "3X/2X Gift Points on Global Mobile Payment Transaction". For Eligible Transaction made within the registration calendar month and subsequent calendar months during the Promotional Period, if those transaction also meet the spending requirements of "3X/2X Gift Points on Global Mobile Payment Transaction", such transactions will only be counted towards this Offer.

t. The Offers cannot be used in conjunction with "Selected Go Merchant 5% Cash Rebate". If the transaction meets the spending requirement of the Offers and "Selected Go Merchant 5% Cash Rebate", that transaction will be counted to "Selected Go Merchant 5% Cash Rebate" only.

u. The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.

v. The gift points awarded cannot be converted into cash or exchanged for other gifts and is also not refundable, transferrable or for sale. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" also apply, please visit Bank of China (Hong Kong) Limited ("BOCHK") website for details.

w. If a Eligible Customers commit any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Offers and reverse any awarded Gift Points/Cash Rebate from the related card account without prior notice (in the ratio of every 25,000 Gift Points being equivalent to HK$100). The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.

x. BOCHK and/ or the Company are not the providers of merchants' products and services. Any enquires, opinions, claims, complaints or disputes regarding merchants' products and/ or services should be directed to relevant merchants. BOCHK and/ or the Company accept no liability for and shall not be responsible for merchants' product and/ or service (including but not limited to quality and supply of products), and do not accept any liability arising in conjunction with the product and/or service provided. Merchants of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service quality and any additional offers / discounts provided by Merchants.

y. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If Cardholders have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.

z. BOCHK and / or the Company have not reviewed or verified the information in the respective third parties' mobile applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that Cardholders may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' mobile applications. BOCHK and / or the Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' mobile applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' mobile applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' mobile applications.

aa. Cardholders are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile

application imposed by their service providers.

bb. By using the BOCHK mobile application, Cardholder agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.

cc. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

dd. No person other than the Eligible Customers, BOCHK and /or the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

ee. BOCHK and/or the Company reserves the right to change, suspend or terminate the offers below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.

ff. BOCHK and/or the Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.

gg. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

6.2 Terms and Conditions of BOC Credit Card "Amazing Global Rewards":

a. The BOC Credit Card "Amazing Global Rewards" (the "Promotion") is only applicable to cardholders of BOC Credit Cards, BOC UnionPay Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the "Eligible Credit Cards"), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, and BOC Credit Cards issued in the mainland and Macau.

b. The Promotion runs from 1 July to 31 December 2026 (both dates inclusive) (the "Entire Promotion Period") and divided into two phases (the "Promotional Phase"):

Promotional Phase 1: 1 July to 30 September 2026

Promotional Phase 2: 1 October to 31 December 2026

c. The registration period of the Promotion runs from 10:00 on 1 July to 23:59 on 31 August and 10:00 on 1 October to 23:59 on 30 November 2026 (the "Registration Period"). To participate in the Promotion, the cardholder must register his/her Eligible Credit Card and/or BoC Pay+ linked with an Eligible Credit Card via BoC Pay+ Mobile Application, BOCHK Mobile Application or the website of the Promotion (www.bochk.com/s/a/mf_2h26e) once during the Registration Period (the "Registration"). The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 40,000 successfully registered eligible cardholders (the "Customers"). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the "Company") and is on a first-come-first-served basis. The Company reserves the right to bring forward / change the Registration Period without prior notice. The Registration during the Registration Period will be valid, and Terms and Conditions will apply.

d. Each Customer (counted by the Identification Document Number) who successfully registers during the Registration Period can enjoy the offers **starting from the Promotional Phase in which the calendar month of successful registration took place**.

(i) Each customer can enjoy up to 6% extra cash rebate by accumulating HK$5,000 or above in retail spending at physical stores in Mainland China and Macau (counted by posted amount of the transaction) in any one of the Promotional Phases (the "Eligible Retail Spending at Physical Stores in Mainland China and Macau"). The 6% Cash Rebate is capped at a maximum of HK$300 in each Promotional Phase and a maximum of HK$600 during the Entire Promotion Period. Each Customer can enjoy an extra up to 2% Cash Rebate by spending via BOC UnionPay Dual Currency Card, for a total rebate of up to 8%. The extra 2% Cash Rebate is capped at a maximum of HK$200 in each Promotional Phase and a maximum of HK$400 during the Entire Promotion Period.

(ii) Each Customer can enjoy up to an 3% extra Cash Rebate by accumulating HK$10,000 or above in retail spending at physical stores (counted by posted amount of the transaction) in other overseas countries / regions (except Hong Kong, Mainland China and Macau) in any one of the Promotional Phases (the "Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions"). The 3% Cash Rebate is capped at a maximum of HK$300 in each Promotional Phase and a maximum of HK$600 during the Entire Promotion Period. Each Customer can enjoy an extra up to 2% Cash Rebate by spending via BOC UnionPay Dual Currency Card, for a total rebate of up to 5%. The extra 2% Cash Rebate is

capped at a maximum of HK$400 in each Promotional Phase and a maximum of HK$800 during the Entire Promotion Period.

The Eligible Retail Spending at Physical Stores in Mainland China and Macau and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions shall be classified according to the merchant codes/transaction countries/regions/currency (if applicable) as defined by VISA Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited, and UnionPay International or a merchant's acquiring bank, and are at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before Customers conduct the transactions.

e. Each Customer can enjoy a maximum of HK$1,200 cash rebate in each Promotional Phase, and a maximum of HK$2,400 cash rebate for the Entire Promotion Period.

f. The Eligible Retail Spending at Physical Stores in Mainland China and Macau, and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions include spending made with Eligible Credit Cards or through mobile payment using Eligible Credit Cards (the direct payment by credit cards via mobile payment includes Apple Pay, Google Pay, Huawei Pay, Samsung Pay, UnionPay App, BoC Pay+, AlipayHK, WeChat Pay HK, Alipay, WeChat Pay), but excludes Instant Rewards transactions, Cash Advances, Cash Before Cash amounts, Bill payment to other credit card/personal loan, autopay transactions, Octopus Add Value/Automatic Add Value transactions (including via e-wallet/other method to top up Smart Octopus), instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, purchases of cash coupons, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending at Physical Stores in Mainland China and Macau and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions shall be determined at the sole and absolute discretion of the Company.

g. For Eligible Retail Spending at Physical Stores in Mainland China and Macau made with a BOC UnionPay Dual Currency Credit Card in Renminbi (RMB), every RMB1 spent will be calculated as HK$1 for this Promotion.

h. All Eligible Retail Spending at Physical Stores in Mainland China and Macau, and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions will be counted on the respective transaction date. Upon verification of the Eligible Retail Spending at Physical Stores in Mainland China and Macau, and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions transaction details by the Company, the Cash Rebate will be credited to the first registered main card account within three months after the last day of each Promotional Phase during the Promotion Period. Cash Rebate will be rounded to the nearest dollar. To be eligible for the Cash Rebate, the Eligible Retail Spending at Physical Stores in Mainland China and Macau, and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions (based on transaction date) of each Promotional Phase must be successfully posted on or before the 7th day of the subsequent phase.

Promotion Period (both dates inclusive)	**Posting Date of Eligible Retail Spending at Physical Stores in Mainland China and Macau, and Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions**	**Date of crediting of extra Cash Rebate**	**Monthly Statement showing the record of Cash Rebate**
The first Promotional Phase: 1 July to 30 September 2026	On or before 7 October 2026	On or before 31 December 2026	December 2026 or January 2027

The second Promotional Phase: 1 October to 31 December 2026	On or before 7 January 2027	On or before 31 March 2027	March or April 2027

i. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate will be credited to the new card account or to an Eligible Credit Card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit).

j. Registration and transactions made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.

k. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.

l. The Promotion is only applicable to spending transactions with sales slips/electronic payment slips. The cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

m. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Retail Spending at Physical Stores in Mainland China and Macau or as Eligible Retail Spending at Physical Stores in Other Overseas Countries / Regions.

n. An Eligible Customer whose credit card accounts and Mobile Payment binding status (if applicable) are valid and in good standing during the entire Promotion Period and at the time the Cash Rebates are being awarded will be eligible for the Promotion and the Cash Rebate. In the event of termination of the credit card account, violation of the Card User Agreement, unbinding of the registered BOC UnionPay Dual Currency Credit Card from BoC Pay+, or forfeiture of the Cash Rebate during the Promotion or at the time the Cash Rebates are being awarded, the Cash Rebate will be cancelled automatically forthwith.

o. The Extra Cash Rebate Reward cannot be transferred or resold. All Cash Rebates awarded are only for offsetting retail spending after the Cash Rebates have been awarded, and cannot be used to offset any cash advances, finance charges or outstanding balances incurred before the Extra Cash Rebates have been awarded.

p. Any fraud or abuse will result in the forfeiture of an Eligible Customer's eligibility to participate in the Promotion. Should a transaction be cancelled after the Cash Rebates have been awarded, the eligibility will be forfeited. The Company reserves the right to take legal action in such instances.

q. Please download the BoC Pay+ mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. "BoC Pay+"). iPhone users may download BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, Huawei AppGallery or the BOCHK website. By using the BoC Pay+ mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+ mobile app and which may be updated by BOCHK from time to time. For more details, please refer to Menu > Help > Terms and Conditions > Related Terms & Conditions > Terms and Conditions for BoC Pay+. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay+ imposed by their service providers. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited. Terms and conditions of BoC Pay+ apply. BOCHK and/or the Company reserve the right to change any terms

and conditions without prior notice, BOCHK and/or the Company do not bear any responsibility regarding any changes.

r. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If customers have any enquiries or complaint about the Mobile Payment Applications, they can directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.

s. The Company has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances liable to any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. The Company does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties Mobile Applications.

t. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay. Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit www.unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

u. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

v. No person other than the cardholder and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

w. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.

x. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

7 BOC Mastercard ® Debit Card：Unlimited 0.8% cash rebate offer on RMB spending

a. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").

b. 0.5% basic cash rebate:

i. This reward is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") customers who have BOC Mastercard ® Debit Card ("Debit Card") approved by BOCHK. (the "Eligible Customers").

ii. The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the Debit Card during the Promotion Period ("Eligible Spending") could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard ® Debit Card Cash Rebate Terms and Conditions.

c. Additional 0.3% cash rebate for RMB Spending:

i. This reward is only applicable to BOCHK *"Wealth Management", "Enrich Banking", " i-Free Banking"* customers who have BOC Mastercard ® Debit Card ("Debit Card") approved by BOCHK. (the "Eligible "Wealth Management", "Enrich Banking", " i-Free Banking" Customers").

ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible *"Wealth Management", "Enrich Banking", " i-Free Banking"* Customers who make any Eligible RMB Spending (Including debit from CNY Accounts or debit from HKD Saving Account after foreign

currency exchange) during the Promotion Period and successfully posting on or before 12 January 2027 can also enjoy an additional 0.3% cash rebate, which means a total of up to 0.8% cash rebate.

iii. Additional 0.3% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account on or before 31 March 2027.

d. The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.

e. The following transactions are not applicable for Eligible Spending: (a) Fees and charges; (b) Cash withdrawal; (c) Bank transfers; (d) Purchase transactions effected outside of Mastercard network; (e) Bill payment (including tax payments to the tax authorities); (f) Quasi cash transactions including: (i) Betting and gambling transactions; (ii) Transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques); (iii) Transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms); (iv) Wire transfers; (v) Rental payment or property purchase; (vi) Purchase and/or reload of stored value cards or e-Wallets; (vii) Purchase of cryptocurrencies; and (viii) Instalment payments.

BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to the country code and merchant ID assigned by Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, BOCHK is not liable for their accuracy or categorization of transaction merchant types.

f. **In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or outstanding overdue payments or adverse credit history during the Promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**

g. **Eligible customers should maintain relevant non-dormant HKD Saving Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, in order to meet the eligibility criteria for participating in this promotion and receiving the relevant rewards, otherwise the reward will be forfeited.**

h. The reward cannot be exchanged for other gifts, returned or transferred, and not for sale.

i. If the above customer is entitled to this Offer in conjunction with other prevailing BOC Mastercard® Debit Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customers at its absolute discretion.

j. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.

k. No person other than the customers and BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.

8 Pledged loan: Preferential Fixed Annualised Interest Rate as low as 2.48%* for Policy Pledged Installment loans in RMB

* The quoted annualized percentage rate of 2.48% is calculated based on a loan amount of RMB 1,000,000, repayment tenor of 12 months and with handling fee waiver, which is applicable to BOCHK Private Wealth / Wealth Management Customers. The annualized percentage rate ("APR") of this promotion is from 2.48%-3.20%. The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks for reference use only. The APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

a. The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive), the quota of the promotion is limited and is subject to availability. In case of any dispute, BOCHK reserves the right of final decision.

b. The Offer is applicable to "Private Wealth" / "Wealth Management" customers, subject to the record in the system of BOCHK.

c. 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 loan facility application. BOCHK has the right to refer to 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. Facility is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.

General Terms:

- The above offer is only applicable to personal banking customers only.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK staff.
- The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- BOCHK reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
- Customers are responsible for the data charges of downloading or using BOCHK Mobile App, or Internet Banking / Mobile Banking, or any designated Mobile App mentioned above, imposed by their service providers.
- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile App, the viewer agrees to be bound by the content of the disclaimer as it may be amended by BOCHK from time to time.

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 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. 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. This promotion material is for reference only, and does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

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.

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.

For HK stocks and A shares 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" > "Help") for details.

Important Notice of Inter-Counter Trading / Transfer:

You are reminded to understand the relevant details and important notes before conducting Inter-Counter Trading / Transfer. For details, please read the "Important Notice of Inter-Counter Trading / Transfer" on BOCHK's website or contact BOCHK branch staff.

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 Fund:

Fund products or services are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

BOCHK is appointed by fund houses as agent. The fund product is a product of fund houses but not that of BOCHK. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.

Equity Linked Products ("ELI") Important Risk Warnings

"Equity-Linked Investments" ("ELI") has been authorized by the Securities and Futures Commission ("SFC"). However, the SFC's authorization does not imply its endorsement or recommendation of this Product referred to in the Offering Documents nor does it imply that SFC guarantees the commercial merits of this Product or its performance. ELI is unlisted structured investment products embedded with derivatives.

ELI are complex products. You should exercise caution in relation to ELI.

Derivatives: Derivatives have a high degree of price variability and are subject to occasional rapid and substantial changes. Compared to conventional securities, derivatives can be more sensitive to changes in interest rates or to sudden fluctuations in market prices due to both the low margin deposits required, and the extremely high degree of leverage involved in derivative products.

Investment risk: The prices of ELI may go up and down and may be volatile. The ELI are also subject to the risk of vulnerability to economic cycles. The performance of the underling(s) might adversely affect the payout. In extreme cases, the ELI may even become worthless. Buying and selling ELI may not necessarily result in any profit, and may sometimes result in loss.

No principal protection: Unless otherwise specified, ELI are not principal protected and you may receive the underlying stock instead of your investment capital upon maturity of the ELI. You are therefore exposed to the risks factor associated with the specific industry of the underlying stock(s). The value of such stock may be substantially lower than your investment capital You may therefore suffer a loss or a substantial loss in your investment in ELI.

Worst of basket: When the ELI are linked to a basket of underlying stocks in a "worst of basket" structure, the payout (in terms of yield/coupon, Early/Final Redemption) might be dependent on the worst performing asset/stock. You are obliged to buy at the strike price the worst-performing stock in the basket, if the final price of the worst-performing stock is below the strike price.

Not the same as investments in the underlying stock: You have no rights in relation to the underlying stock to which payments under the ELI are linked, such as rights to receive dividends or voting rights in respect of stock in the equity issuer. Where ELI are to be redeemed by physical delivery of stock or debt obligations of an equity issuer you will not receive any rights as a holder of such stock or obligations until such time as they are delivered to you.

Credit and insolvency risk of the issuer: The ELI constitute the Issuer's direct, unsubordinated and unsecured obligations and rank and will rank (subject to certain statutory exceptions) equally with all its other unsecured obligations (other than subordinated obligations, if any) from time to time outstanding. The ELI is subject to the risk of the issuer and guarantor, as applicable and no other companies. ELI is subject to the risk of the issuer defaulting on its obligations. The credit ratings of the issuer assigned by the credit agencies do not guarantee the creditworthiness of the issuer. Should the Issuer become insolvent or go into liquidation or default on its obligations, you will be ranked as an unsecured creditor of the issuer and may lose your entire investment, regardless of the movements in the underlying exchange rate or the terms of ELI.

Issuer's early termination risk: The issuer may terminate the ELI prior to their maturity for various reasons pursuant to the terms and conditions of the ELI, including taxation reasons, illegality or events beyond the control. If the issuer terminates the ELI early, the issuer will, if and to the extent permitted by applicable law, pay a holder of the ELI such amount as it determines to be the then fair market value of the ELI, taking into account, without limitation (i) the cost to the Issuer of unwinding any related underlying hedging arrangements; (ii) any replacement liquidity costs and/or (iii) any other appropriate costs. Therefore, the amount payable to you (if any) on such early termination may be substantially less than your original investment. You will bear re-investment risk that the prevailing market conditions may have changed and may hinder you from making any further investment under similar terms.

Be distinguished from savings or time deposits: ELI is an investment product and is not equivalent to a time deposit, and is unsecured and is not guaranteed

(unless there is guarantor). ELI is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in ELI involves risks not associated with regular bank deposit and should not be regarded as a substitute for regular savings or time deposit.

Liquidity risk: ELI are designed to be held to maturity and there may be no active secondary market quotations for them. If you try to sell the ELI, you may not be able to find a buyer, or the sale price may be much lower than the cost you invested. You may suffer a loss if you sell your ELI before maturity.

Currency risk: If ELI is not denominated in your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the ELI.

Maximum loss upon BOCHK's default or insolvency. ELI constitute general, unsecured and unsubordinated contractual obligations of BOCHK and of no other person (including the ultimate holding company of our group, BOCHK. If you purchase ELI, you are relying upon the creditworthiness of Bank of China (Hong Kong) Limited and have no rights under the terms and conditions of ELI against the issuer(s) of the linked stock(s). In the worst case scenario, **you could lose all of your investment**.

BOCHK is not the ultimate holding company of the group to which we belong and with which our name is identified. The ultimate holding company of our group is Bank of China Limited which does not guarantee the performance of our obligations under ELI.

Life Insurance Products Important Notes:

- Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before making any insurance decision, customers should refer to the policy provisions and sales documents for details of the product and the risks involved. Any application should be based on your own needs and affordability. For enquiry, please contact relevant insurance company.
- The Policy Owner is subject to the credit risk of BOC Group Life Assurance Company Limited & China Life Insurance (Overseas) Company Limited ("life insurance company"). If policyholder terminates and/or surrenders the Plan in the early policy stage, the amount of the benefit he/she will receive may be considerably less than the total amount of premiums paid. Please refer to your proposal summary for surrender value determined according to your own data. Past, current, projected and / or potential benefits and / or returns (e.g. interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

Important Notes of Life Insurance Plan:

- Life Insurance Plan is long-term insurance plan underwritten by life insurance company. It is not a bank deposit scheme or bank savings plan. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by life insurance company.
- Life insurance company is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency license under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency license no. FA2855)
- Life insurance company reserves the right to decide at its sole discretion to accept or decline any application for the Life Insurance Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- Life Insurance Plan is subject to the formal policy documents and provisions issued by life insurance company. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of life insurance company for distribution of life insurance products. The life insurance product is a product of life insurance company but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between the life insurance company and the customer.

- BOCHK and/or life insurance company reserve the right to amend, suspend or terminate the Life Insurance Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s) arising out of the Life Insurance Plan, the decision of BOCHK and/or life insurance company shall be final.
  This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of life insurance company outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provision issued by life insurance company for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Life Insurance Plan.
  For enquiry about technical support for online application, please contact BOCHK Customer Service Hotline (852) 3669 3003. For enquiry about product and post-sales service, please contact BOC Group Life Assurance Company Limited Customer Service Hotline (852) 2860 0688 / China Life Insurance (Overseas) Company Limited Customer Service Hotline (852) 3999 5519.

Exchange Rate and Currency Risk of RMB/Foreign Currency:

RMB/foreign currency policies are subject to exchange rate risk. We may illustrate a different future policy value for policies denominated in different currencies, with the expected foreign exchange movements reflected. The exchange rate between RMB/foreign currency and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/surrender value and other benefits payable under RMB/foreign currency policy will vary with the exchange rate. If a customer requests to pay the renewal premiums in HKD, or requests the insurer to pay the account value/surrender value or other benefits payable in HKD, for RMB/foreign currency policy, please note that the exchange rate between RMB/foreign currency and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks, and the fluctuation in exchange rate may result in losses.

Credit Risk:

Insurance contract is signed between customers and BOC Life. Therefore, customers are subject to the credit risk of BOC Life. Premiums paid by policy owner will become part of BOC Life. If BOC Life becomes insolvent or goes into liquidation or defaults on its obligations, customers may result in substantial losses.

Liquidity Risk:

To apply an insurance plan, customers have to pay premium for designated payment term(s). Customers should consider their affordability before applying an insurance plan. Insurance plans offer protection for designated benefit term(s). Customers have to hold the insurance plan for the assigned period of time. If customers would like to surrender the insurance plan before maturity, the amount to be received may be significantly less than the premium paid. Therefore, customers should consider their liquidity needs before applying an insurance plan.

Key Risk disclosure of Policy Pledged Installment loan in RMB:

Important note to the applications which Loan currency differs from the Insurance Policy:

Exposure to exchange rate fluctuation

- If the currency of the loan is different from the currency of the Insurance Policy, foreign exchange rate risk implications may affect the value of the loan and Insurance Policy, you might suffer a significant financial loss.
- In cases where the proceeds received from the Insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you may need to deposit additional funds to reduce the loan outstanding.

RMB Currency Risk

- Investment in RMB is subject to exchange rate fluctuation which may result in loss.
- RMB is currently not fully freely convertible. You may conduct conversion of RMB through bank accounts at CNH rate. Whether the conversion can be fully or immediately conducted is subject to the RMB position of the banks and their commercial decision. You should consider and understand the possible impact on your liquidity of RMB funds in advance. If you need to repay the outstanding balance, interest and other fees and charges (if any) of the Policy Pledge

Loan by the surrender value of the Insurance Policy but you are not able to convert the policy surrender value in RMB to the loan currency, you should use your own fund to repay the outstanding balance, interest and other fees and charges (if any).

Stored Value Facility Licence No.: SVFB072

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

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.