

Promotion Terms and Conditions:

(1) Total Relationship Balance Growth Reward

1.1 Total Relationship Balance Growth Reward Terms and Conditions

- a. The promotion period is from 2 July to 30 September 2020 (both dates inclusive) ("Promotion Period").
- b. To become an Eligible Total Relationship Balance Growth Reward Customer ("Eligible TRB Growth Customer"), customers are required to newly take up or upgrade to *Wealth Management/ Enrich Banking/ i-Free Banking* service ("Integrated Banking Services") in the Promotion Period in BOCHK; and customers have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 2 July 2020. In addition, customers must also fulfill all the requirements below:
 - i. Prior to 30 September 2020, customers have to maintain:
 - a valid BOCHK mobile banking account, and
 - a valid BoC Pay account (bound with a BOCHK bank account or a BOC Dual Currency Credit Card), and
 - a valid "Questionnaire on Investment Preference" or complete a "Financial Needs Analysis" at any BOCHK branch during Promotion Period
 - ii. Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of June 2020.), and **maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

Integrated Account Services	Total Relationship Balance Growth Amount (comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of June 2020)	BOC Credit Card Free Spending Credit (“Free Spending Credit”)
Wealth Management	HK\$8,000,000 or above	HK\$12,000
	HK\$5,000,000 – Below HK\$8,000,000	HK\$4,000
	HK\$3,000,000 – Below HK\$5,000,000	HK\$2,100
	HK\$1,000,000 – Below HK\$3,000,000	HK\$700
Enrich Banking	HK\$500,000 – Below HK\$1,000,000	HK\$300
	HK\$200,000 – Below HK\$500,000	HK\$150
i-Free Banking	HK\$100,000 – Below HK\$200,000	HK\$100

1.2 Definition of Total Relationship Balance

- a. Includes the monthly value of the following items under the customer's name:
 - i. The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the BOC Life plans*¹, outstanding balance of other loans and the vested balance of the Mandatory Provident Funds ("MPFs"); and
 - ii. Mortgage payments, outstanding balance and un-post installment balance under the BOC Credit Card and the Total Relationship Balance of the Master Customer of "Business Integrated Account".
- *¹: Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:
- By January 2020 or before, life insurance policies are calculated based on the cash value of the policies;
 - From February 2020 onwards, Investment-linked insurance plan and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;
 - The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.
- b. The Total Relationship Balance under the customer's name includes the Total Relationship Balance of all his / her sole-name and joint-name accounts.
 - c. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
 - d. All foreign currency balances are calculated based on exchange rates quoted by BOCHK from time to time.
 - e. The relevant calculation results are subject to BOCHK's records.
 - f. For details of Total Relationship Balance, please contact the staff of BOCHK or visit our website www.bochk.com.

1.3 Redemption Arrangement for Total Relationship Balance Growth Reward

- a. **Free Spending Credit will be credited to the BOC Credit Card Account held by Eligible TRB Growth Customers on or before the following dates, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.** Customer notification will be provided upon crediting rewards.

Offer	Month of designated account opening / upgrade	Total Relationship Balance growth in following month	Total Relationship Balance maintained to the following month	Fulfilment Month
Total Relationship Balance Growth Reward	July 2020	August 2020	October 2020	March 2021
	August 2020	September 2020	November 2020	March 2021
	September 2020	October 2020	December 2020	March 2021

- b. **Eligible Wealth Management TRB Growth Customers are required to maintain the *Wealth Management* with Total Relationship Balance of HK\$1,000,000 or above; Eligible Enrich Banking TRB Growth Customers are required to maintain the *Enrich Banking/ Wealth Management* with Total Relationship Balance of HK\$200,000 or above; Eligible *i-Free Banking* TRB Growth Customers are required to maintain the *Integrated Banking Services* with Total Relationship Balance of HK\$10,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.**
- c. Eligible TRB Growth Customers are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible TRB Growth Customers is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).
- d. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Reward once only. If Eligible TRB Growth Customers open more than one *Wealth Management/ Enrich Banking/ i-Free Banking* account within the Promotion Period, he/ she can enjoy the above Reward once only.

1.4 BOC Credit Card Free Spending Credit (“Free Spending Credit”)

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. If Eligible TRB Growth Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, Dual Currency Diamond Prestige Card, Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

1.5 Important Notice of *Wealth Management / Enrich Banking/ i-Free Banking* Service (“Integrated Banking Services”)

- a. **In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the Total Relationship Balance of the following designated amount or above. If a customer is not able to meet the Total Relationship Balance requirement, BOCHK may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.**

Integrated Account Services	Total Relationship Balance Requirements
<i>Wealth Management</i>	HK\$1,000,000 or above
<i>Enrich Banking</i>	HK\$200,000 or above
<i>i-Free Banking</i>	HK\$10,000 or above

b. Allocation of Integrated Banking Services status:

- i. BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.
 - ii. BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.
 - iii. BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer' s Integrated Banking Services status.
 - iv. After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.
- c. For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

(2) Extra Total Relationship Balance Growth Reward

- a. Customer is required to newly take up or upgrade to Wealth Management service during the Promotion Period. He or she must fulfill the requirements of "The Second Reward - Payroll Service Welcome Rewards" and "The Third Reward - Total Relationship Balance Growth Reward" ("Eligible Customer of Extra Total Relationship Balance Growth Reward").
- b. Extra Total Relationship Balance Growth Reward will be credited to the BOC Credit Card Account held by the Eligible Customer of Extra Total Relationship Balance Growth Reward on or before 31 March 2021 in the form of Free Spending Credit. The relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- c. Each Eligible Customer of Extra Total Relationship Balance Growth Reward can enjoy the above Reward once only.

(3) Preferential FX Time Deposit / Life Insurance / Mortgages / Credit Card

For the details of the offers, please refer to the terms in the relevant promotion materials or contact the branch staff of BOCHK.