

Promotion Terms and Conditions

(1) New Customer Time Deposit (Mobile Account Opening)

- a. The promotion period is from 4 January 2021 to 31 March 2021, both dates inclusive (“Mobile Account Opening Promotion Period”).
- b. This offer is only applicable to personal banking customer who do not hold any Bank of China (Hong Kong) Limited (“BOCHK”) single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 4 January 2021, and successfully open an account through BOCHK Mobile Banking Application during the Mobile Account Opening Promotion Period (“Mobile Account Opening Eligible Customer”).
- c. Mobile Account Opening Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a “New Customer Time Deposit (Mobile Account Opening)” with HK\$10,000 or above via Mobile Banking or Internet Banking of BOCHK after the account opening date with promotion code “BBA2020HKD” until 31 March 2021 can enjoy the below preferential time deposit interest rate offer.

Tenor	Preferential Time Deposit Interest Rate (p.a.)
1-month	1.1%

- d. “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.
- e. The maximum deposit amount of “New Customer Time Deposit (Mobile Account Opening)” for each Mobile Account Opening Eligible Customer is HK\$500,000.
- f. 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.
- g. **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 HKD\$200:**
 - **Time Deposit Principal x [(Prime Rate* – 2.50%) – Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year**
 - **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.**

- h. The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 4 January 2021 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.

(2) Total Relationship Balance Growth Reward

a.1 Total Relationship Balance Growth Reward Terms and Conditions:

- a. The promotion period is from 4 January to 31 March 2021 (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 *Private Wealth / 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 4 January 2021. In addition, customers must also fulfill all the requirements below:
- i. Prior to 31 March 2021, 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 December 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 December 2020)	BOC Credit Card Spending Credit (“Free Spending Credit”)
<i>Private Wealth</i>	HK\$8,000,000 or above	HK\$12,888
<i>Wealth Management</i>	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
<i>Enrich Banking</i>	HK\$500,000 – Below HK\$1,000,000	HK\$300
	HK\$200,000 – Below HK\$500,000	HK\$150
<i>i-Free Banking</i>	HK\$100,000 – Below HK\$200,000	HK\$100

2.2 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.

2.3 Redemption Arrangement for Total Relationship Balance Growth Reward:

- a. Total Relationship Balance Growth Reward will be credited to Eligible TRB Growth Customers in the form of Free Spending Credit. **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.

Month of designated account opening / upgrade	Total Relationship Balance growth in the following month	Total Relationship Balance maintained to the following month	Fulfillment Month
January 2021	February 2021	April 2021	October 2021
February 2021	March 2021	May 2021	
March 2021	April 2021	June 2021	

- b. **Eligible *Private Wealth* TRB Growth Customers are required to maintain the *Private Wealth / Wealth Management* with Total Relationship Balance of HK\$8,000,000 or above; 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 *Private Wealth/ Wealth Management/ Enrich Banking/ i-Free Banking* account within the Promotion Period, he/ she can enjoy the above Reward once only.

2.4 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. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- 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.

2.5 Important Notice of Private Wealth / Wealth Management / Enrich Banking/ i-Free Banking Service ("Integrated

Banking Services”)

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

Integrated Account Services	Total Relationship Balance Requirements
<i>Private Wealth</i>	HK\$8,000,000 or above
<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.

(3) Payroll Service Rewards

3.1 Payroll Service Welcome Rewards and Online Registration Terms and Conditions:

- a. The promotion period is from 2 January 2021 to 31 March 2021 (both dates inclusive)(“Payroll Service Promotion Period”).
- b. Registration period of payroll service is 2 January 2021 to 31 March 2021. (Both dates above inclusive).
- c. o be eligible for BOC Credit Card Free Spending Credit (“Free Spending Credit”), customers should maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name accounts) (“Payroll

Account”) with Bank of China (Hong Kong) Limited (“BOCHK”), and

- (i) register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Service Promotion Period; AND
- (ii) start receiving salary by “electronic payroll arrangement” or a newly set up “single standing instruction” (not including the standing instruction originating from BOCHK) via Payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until Free Spending Credit is credited by BOC Credit Card (International) Limited (the “Card Company”) accordingly; AND
- (iii) have not registered for and/or taken up the BOCHK’s Payroll Service in the past 3 months (“Eligible Customers of Payroll Service”); AND
- (iv) register BoC Pay by binding BOCHK Smart Account or BOC Dual Currency Credit Card or BOC Dual Currency Co-branded Cards main card account; OR set BOCHK account as the Faster Payment System (“FPS”) Default Account successfully during the promotion period. The details of the offer are as follows:

- d. **The amount of Free Spending Credit for Welcome Rewards received by the Eligible Customers of Payroll Service will be determined by the amount of the first monthly salary received through the Payroll Account and the categories of customers (Wealth Management / Enrich Banking / i-Free Banking).** To be eligible for Free Spending Credit, customer should receive salary on monthly basis with the amount that not less than first monthly salary and maintain the categories of customer (*Wealth Management / Enrich Banking / i-Free Banking*) until Free Spending Credit is credited by the Card Company. For details, please refer to the following table.

Monthly salary	BOC Credit Card Free Spending Credit		
	<i>Wealth Management</i> customers	<i>Enrich Banking</i> customers	<i>i-Free Banking</i> customers
HK\$80,000 or above	HK\$800	HK\$500	HK200
HK\$30,000 – HK\$79,999	HK\$500		
HK\$10,000 – HK\$29,999	HK\$200	HK\$200	
Register via Internet Banking or Website of BOCHK	HK\$200		

- e. **To be eligible for extra HK\$200 Free Spending Credit, customer should have successfully registered for Payroll Service via Internet Banking or Website of BOCHK during the Payroll Service Promotion Period**
- f. Free Spending Credit for Welcome Rewards will be credited to the valid BOC Credit Card Accounts held by the Eligible Customers of Payroll Service on or before the following dates. The Eligible Customers of Payroll Service should still receive salary via the Payroll Account when Free Spending Credit for Welcome Rewards is credited by the Card Company; AND keep the BoC Pay account active or keep setting a BOCHK account as the FPS Default Account.

Registration Period For Payroll Service	Date of crediting the Free Spending Credit
2 January 2021 to 31 March 2021	On or before 31 October 2021

- g. Eligible Customer of Payroll Service must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account ("Eligible Credit Card") when the Free Spending Credit is credited by the Card Company, Otherwise, the Free Spending Credit will be forfeited and will not be entitled to any award in any other format.**
- h. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 or above.
- i. "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through the BOCHK's or other banks' payroll system. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as "electronic payroll arrangement".
- j. BOCHK reserves the absolute right to define the terms of "salary", "electronic payroll arrangement" and "single standing instruction".
- k. Each Eligible Customer of Payroll Service should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.**

3.2 Payroll Mobile Account Opening Welcome Offer

- a. Promotion period is from 2 January to 31 March 2021 (both dates inclusive) ("the Payroll Mobile Account Opening Welcome Offer Promotion Period").
- b. To become an Eligible Mobile Account Opening Welcome Offer Customer ("Eligible Payroll Mobile Account Opening Welcome Offer Customer") in order to enjoy the HK\$200 BOC Credit Card Spending Credit ("Free Spending Credit"), customers must fulfill all the requirements of Payroll Mobile Account Opening Welcome Offer as follows:
- (i) Is a personal banking customer who do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes on or before 2 January 2021, and
 - (ii) Successfully open an account through BOCHK Mobile Banking Application during the Payroll Mobile Account Opening Welcome Offer Promotion Period, and
 - (iii) Register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK.
- c. Payroll Mobile Account Opening Welcome Offer will be credited as Free Spending Credit. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Account Opening Welcome Offer Customers on or before 31 October 2021.
- d. 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.
- e. Eligible Mobile Account Opening Welcome Offer Customer can enjoy the above Reward once only.

3.3 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. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- 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.

(4) Lucky Money Reward

- a. From 4 January to 31 March 2021 (both dates inclusive) (“Lucky Money Promotion Period”), customers at the age of 11 to 17 who newly open i-Free Banking service or Integrated Account customers who newly open “Kiddie Sky Savings Account” for their children below the age of 11, and deposit HK\$1,000 or above and maintain the amount in the next month after successful designated account opening are eligible for Lucky Money Reward of HK\$100. :
 - i. Lucky Money Reward will be credited to correspondence “Kiddie Sky” or “i-Free Banking” account on or before 31 July 2021.
 - ii. The status of the “Kiddie Sky” or “i-Free Banking” account should be valid when Lucky Money Reward is credited to “Eligible Kiddie Sky Lucky Money Customer” or “Eligible i-Free Banking Service Lucky Money Customers” by BOCHK. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- b. Newly open refers to the customer who have not taken up/cancelled *i-Free Banking* service or opened/cancelled any Kiddie Sky Savings Account in BOCHK in the past 6 months prior to 4 January 2021.
- c. Reward is limited and available on a first come, first served basis while stock lasts.
- d. Each “Eligible Kiddie Sky Lucky Money Reward Customer” or “Eligible *i-Free Banking* Service Lucky Money Reward Customer” can enjoy the reward once only even one possesses one more of each banking service (i.e. Kiddie Sky Savings Account or *i-Free Banking* Service).
- e. Kiddie Sky Savings Account is only applicable to children who are below the age of 11. Please contact BOCHK staff for more details.

(5) “Kiddie Sky” Preferential HKD Time Deposit Offer

- a. The promotion period is from 4 January to 31 March 2021 (both dates inclusive) (“Kiddie Sky Preferential HKD

Time Deposit Offer Promotion Period”).

- b. Eligible Kiddie Sky Lucky Money Customer who newly take up *Private Wealth/ Wealth Management/ Enrich Banking/ i-Free Banking* service in the Promotion Period in BOCHK and place a 1-month “Kiddie Sky Preferential HKD Time Deposit Offer” of HK\$10,000 to HK\$500,000 with new funds via branch can enjoy the preferential time deposit interest rate 1.1%p.a. Each “Eligible Kiddie Sky Lucky Money Customer” can enjoy the preferential time deposit rate offer once within Kiddie Sky Preferential TD HKD Time Deposit Offer” Promotion Period.
- c. Newly open refers to the Eligible Kiddie Sky Lucky Money Customer who have not taken up/cancelled *Private Wealth/ Wealth Management/ Enrich Banking/ i-Free Banking* service (“Integrated Banking Services”) in BOCHK in the past 6 months prior to 4 January 2021.
- d. New Funds that are deposited via cashier's order/cheques of BOCHK and transfers / remittance from BOCHK will not be considered as new funds. For details of the definition of new funds, please contact BOCHK's staff. In case of disputes, BOCHK has the sole discretion to determine the definition of “new funds”.
- e. If Eligible Kiddie Sky Lucky Money Customer withdraw his/her time deposit before maturity, the “Kiddie Sky Preferential HKD Time Deposit Offer” will be forfeited.
- f. The above preferential time deposit interest rates are based on the interest rates of time deposit quoted on 4 January 2021 by BOCHK and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.
- g. 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.
- h. **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:**
 - **Time Deposit Principal x [(Prime Rate* - 1.10%) - Time Deposit Interest Rate] x No. of Days due to Maturity/Total No. of Days in a Year**
 - **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**

(6) Premier Home Comprehensive Insurance Promotion

- a. Promotion Period from 6 July to 16 December 2020 to 11 June 2021 (both dates inclusive) (“The promotion Period of Premier Home Comprehensive Insurance”).
- b. To be eligible for the offer, customers should have successful enrolment in Premier Home Comprehensive Insurance (“the Plan”) within the general insurance Promotion Period; and have their policies effective on or before 11 July

2021 (“Premier Home Comprehensive Insurance Promotion Eligible Customer”), otherwise the offer will be forfeited.

- c. Successful enrolment refers to the Proposed Insured who submitted completed and/or signed application form together with the Credit Card Authorization Form or the direct Debit Authorization Form to Bank of China Group Insurance Company Limited (“BOCG Insurance”); and settled the discounted first year premium on or before 11 June 2021 (late payment will not be accepted); and have their policies effective on or before 11 July 2021. This privilege is only applicable to new policies but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.
- d. During the general insurance Promotion Period, *Private Wealth* Eligible Customer can enjoy 25% off first year premium discount upon successful enrolment in the Plan; *Wealth Management* Eligible Customer can enjoy 15% or 12% off first year premium discount respectively upon successful enrolment in the Plan via BOCHK Internet Banking / Mobile Banking or Contact Centre; other customers (means non *Private Wealth* Eligible Customer or *Wealth Management* Eligible Customer) can enjoy 10% off first year premium discount upon successful enrolment in the Plan via online channels or Contact Centre.
- e. Online channels refer to website of BOCHK at www.bochk.com, Internal Banking, Mobile Banking App and Mobile Banking.
- f. Shopping Coupon (“Coupon”):
 - i. Coupon is provided by BOCG Insurance.
 - ii. Premier Home Comprehensive Insurance Promotion Eligible Customer who successfully enrolled in the Plan, for each policy with the first-year premium paid of HK\$1,000 or above but below HK\$2,500 with annual premium payment would be entitled to HK\$50 Coupon; for each policy with the first-year premium paid of HK\$2,500 or above with annual premium payment would be entitled to HK\$100 Coupon.
 - iii. Coupon notification letter and Coupon will be mailed to Premier Home Comprehensive Insurance Promotion Eligible Customers on or before 30 November 2021 in accordance with the correspondence address maintained with BOCG Insurance.
 - iv. Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon offer will be forfeited. Please refer to General Terms for other Coupon related terms and conditions.
 - v. The above Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK and/or BOCG Insurance shall not be liable for loss, damage, defacement or misappropriation of the redemption letter and/or the Coupon along with the redemption letter under any circumstances (including at the time of mailing) and will not reissue or replace any of them. The usage of coupon and/or reward is subject to relevant terms and conditions of the supplier. BOCHK is not the supplier of the coupon. Any enquiry or complaint about such coupon should be directed to the relevant suppliers. BOCHK makes no guarantee to the coupon or service of the suppliers and shall not be liable for any matters in relation to the use of coupon or services. If the coupon is lost or damaged, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupon.
 - vi. Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the



Coupon offer will be forfeited.

- vii. The coupon and/or above any reward is limited, is on a first-come-first-served basis and is only available while stocks last. In case the coupon and/or reward is out of stock, BOCG Insurance reserves the right to substitute the coupon with other gift/coupons/reward/offer. The value or features of the substitute gift/coupons/reward/offer may be different from the current coupon/reward provided for this promotion.
- g. The premium discount offer for the Plan is offered by BOCHK and BOCG Insurance.
- h. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

(7) BOC Standard Voluntary Health Insurance Scheme Certified Plan or BOC Flexi Voluntary Health Insurance Scheme Certified Plan Promotion

- a. Promotion Period from 16 December 2020 to 11 June 2021 (both dates inclusive) (“general insurance Promotion Period”).
- b. To be eligible for the offer, customers should have successful enrolment in the “BOC Standard Voluntary Health Insurance Scheme Certified Plan” (“Standard Plan”) or BOC Flexi Voluntary Health Insurance Scheme Certified Plan (“Flexi Plan”) within the general insurance Promotion Period; and have their policies effective on or before 11 July 2021 (“Voluntary Health Insurance Scheme Certified Plan Promotion Eligible Customer”), otherwise the offer will be forfeited.
- c. Successful enrolment via BOCHK Mobile Banking App / Mobile Banking / Contact Centre /BOCHK Branches (“Designated Channels”) refers to the Proposed Insured who submitted completed and/or signed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- d. This privilege is only applicable to new policies but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.
- e. During the general insurance Promotion Period, Voluntary Health Insurance Scheme Certified Plan Promotion Eligible Customer can enjoy 13% off first year premium discount upon successful enrolment in the Standard Plan or Flexi Plan designated channels.
- f. The premium discount offer for the Plans is offered by BOCHK and BOCG Insurance
- g. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

(8) Foreign Exchange / Preferential FX Time Deposit / Life Insurance / Funds / Securities / Mortgage / Loans / Credit Card / BoC Pay

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