

Terms and Conditions

(1) New Customer Time Deposit Offer

- a. The promotion period is from 1 April 2021 until 30 June 2021, both dates inclusive ("New Customer Time Deposit Offer 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 1 April 2021, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("New Customer Time Deposit Offer Eligible Customer").
- c. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a "New Customer Time Deposit Offer" with conversion of funds of RMB10,000 or above at the same time via Internet Banking or Mobile Banking of BOCHK with promotion code "BBA2021CNY" during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Tenor	Preferential RMB time deposit interest rate (p.a.)
7-day	8.8%
1-month	3.8%

- d. This offer is not applicable to foreign currency banknotes exchange and the currency exchange transactions conducted via "Corporate Banking Services Online".
- e. The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 1 April 2021 by BOCHK and are for reference only. The actual interest rates will be subject to the quotes by BOCHK from time to time.
- 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 above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- i. Offer is limited, first come first served and available while quota lasts.

- j. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.

(2) Total Relationship Balance Growth Reward

2.1 Total Relationship Balance Growth Reward Terms and Conditions:

- a. The promotion period is from 1 April to 30 June 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 1 April 2021. In addition, customers must also fulfill all the requirements below:
- i. Prior to 30 June 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 March 2021), 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 March 2021)	BOC Credit Card Spending Credit (“Free Spending Credit”)
<i>Private Wealth</i>	HK\$8,000,000 or above	HK\$12,000
<i>Wealth Management</i>	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,800
	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,800
	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

- assets¹ (including Securities², Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan³, outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds (“MPFs”)⁵; and
- (ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”⁸.
- 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. 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.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank’s records.
- ¹ The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
- ² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).
- ³ Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:
- (i) Investment-linked life insurance plans 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 ;
- (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.
- ⁴ Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- ⁵ Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- ⁶ (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.
- ⁷ BOC Credit Cards refer to the credit cards issued by Card Company.
- ⁸ Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain Private Wealth / Wealth Management service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

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
April 2021	May 2021	July 2021	January 2022
May 2021	June 2021	August 2021	
June 2021	July 2021	September 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 *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* “Total Relationship Balance” requirements:

- 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, the Bank 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 Banking 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. *i-Free Banking* customers aged under 18 are eligible for the waiver of “Total Relationship Balance” requirement. When customers reach the age of 18, it is necessary to maintain the “Total Relationship Balance” up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.

c. **Allocation of Integrated Banking Services status:**

- i. **BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
- ii. **BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers’ Integrated Banking Services status according to the new setting and arrangement.**
- iii. **BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the “Total Relationship Balance” of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer’ s Integrated Banking Services status.**
- iv. **After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was**

formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.

- d. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website www.bochk.com.

(3) Payroll Service Rewards

3.1 Payroll Service Welcome Reward and Extra Reward

- a. The promotion period is from 1 April 2021 to 30 June 2021 (both dates inclusive)(“Payroll Service Promotion Period”).
- b. Registration period of payroll service is 1 April 2021 to 30 June 2021. (Both dates above inclusive).
- c. To 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 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 (not including the registration month) (“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 (*Private Wealth / 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 (*Private Wealth / Wealth Management / Enrich Banking / i-Free Banking*) until Free Spending Credit is credited by the Card Company. Customers who have not taken up or cancelled BOCHK *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* (“Integrated Account Services”) in the past 6 months prior to 1 April

2021. For details, please refer to the following table.

Monthly Salary	BOC Credit Card Free Spending Credit			
	Private Wealth customers	Wealth Management customers	Enrich Banking customers	i-Free Banking customers
HK\$80,000 or above	HK\$500	HK\$300	HK\$100	
HK\$30,000 – HK\$79,999	HK\$300	HK\$200		
HK\$10,000 – HK\$29,999	HK\$200	HK\$100		
Register via Internet Banking or Website of BOCHK and use of Payroll Service	HK\$100			

- e. If Eligible Customer is existing BOCHK Integrated Account Services customer (including customers who have taken up BOCHK Integrated Account Services in the past 6 months prior to 1 April 2021), the amount of rewards are as follow.

Monthly salary	Private Wealth / Wealth Management / Enrich Banking / i-Free Banking customers
	BOC Credit Card Free Spending Credit
HK\$10,000 or above	HK\$100
Register via Internet Banking	HK\$100

- f. **To be eligible for extra HK\$100 Free Spending Credit, customer should have successfully registered and use of Payroll Service via Internet Banking or Website of BOCHK during the Payroll Service Promotion Period.**
- g. 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

1 April 2021 to 30 June 2021

On or before 31 January 2022

- h. **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.**
- i. "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.
- j. "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".
- k. BOCHK reserves the absolute right to define the terms of "salary", "electronic payroll arrangement" and "single standing instruction".
- l. Each Eligible Customer of Payroll Service can enjoy this offer once only. If an Eligible Customer of Payroll Service registers for more than one Payroll Account within the Payroll Service Promotion Period, the Eligible Customer of Payroll Service can only enjoy the offer once.
- m. **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.**
- n. Payroll Service Welcome Rewards also applicable to customers who is eligible to Extra "Mortgage Service" Offer, who receive salary via joint-name accounts (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) ("Eligible Joint-Name Customers of Payroll Service"). Payroll Service Welcome Rewards will be credited to the valid BOC Credit Card Account held by the Payroll Service registrant, or their joint-name account as cash reward. If Eligible Joint-Name Customers of Payroll Service receives salary via its sole-name account in the meantime, conditions and rewards Payroll Service Welcome Rewards will be considered and credited with its sole-name account. Customers who are not eligible to Extra "Mortgage Service" Offer and receiving salary via joint-name accounts will not be entitled with Payroll Service Welcome Rewards.

3.2 Payroll Mobile Account Opening Welcome Offer

- a. Promotion period is from 1 April 2021 to 30 June 2021 (both dates inclusive) ("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\$100 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 1 April 2021, and
 - (ii) Successfully open an account through BOCHK Mobile Banking Application during the Payroll Mobile Account



Opening Welcome Offer Promotion Period (excluding mobile “QR Account Opening” at branch), 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 January 2022.
- 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

- 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 Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the “Card Company”). If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

3.4 New payroll customers enjoy exclusive securities offer:

- a. Promotion period is from 1 April 2021 to 30 June 2021 (both dates inclusive)(“Securities Offer Promotion Period”).
- b. The offer is only applicable to personal customers who open new sole name securities accounts with Bank of China (Hong Kong) Limited (“BOCHK”) and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 3.1 Payroll Service Welcome Reward* (“Securities Offer Eligible Customers”).

* It's subject to terms and conditions, please refer to point 3.1 Payroll Service Welcome Reward for details.

- c. Exclusive securities offer is divided into the following two parts:
 - (i) **New Securities Account \$0 brokerage fee offer for buying Hong Kong stocks / China A shares:**



- This offer is only applicable to Securities Offer Eligible Customers who hold Integrated Account Services and successfully open new sole-name securities account (including securities margin account but excluding family securities account) (“New Securities Account”) with BOCHK during Securities Offer Promotion Period and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Account opening (“Eligible New Securities Customers”).
- Eligible New Securities Customers who open New Securities Account during Securities Offer Promotion Period are entitled to first 12-month brokerage fee reduction (“Brokerage Fee Reduction”) for each buying transaction of securities listed on the Hong Kong Exchange and Clearing Limited (“HKEx”) and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK through the New Securities Account within the first 12 months starting from the date of New Securities Account opening (12-month period is calculated on the basis of 365 days with the 365th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible New Securities Customers should pay the brokerage fee of buying transactions first.**
- The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on the following rebate date:

Period of buying Hong Kong stocks / China A shares	Rebate date
Within the first 6 months starting from the date of New Securities Account opening	On or before 31 March 2022
Within the 7th month to 12th month starting from the date of New Securities Account opening	On or before 30 September 2022

- If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
 - **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.**
 - Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.
- (ii) **New US Securities Services \$0 brokerage fee offer for buying US stocks:**
- This offer is only applicable to Securities Offer customers who hold Integrated Account Services and



successfully open new sole-name US securities services (“New US Securities Services”) with BOCHK during Securities Offer Promotion Period and do not have US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening (“Eligible New US Securities Customers”).

- Eligible New US Securities Customers who open New US Securities Services during Securities Offer Promotion Period are entitled to first 6-month brokerage fee reduction (“Brokerage Fee Reduction”) for each buying transaction of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK through the New US Securities Services within the first 12 months starting from the date of New US Securities Services opening (6-month period is calculated on the basis of 365 days with the 365th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK.
- **Eligible New US Securities Customers should pay the brokerage fee of buying transactions first.**
- The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on the following rebate date:

Period of buying US stocks	Rebate date
Within the first 6 months starting from the date of New US Securities Services opening	On or before 31 March 2022
Within the 7th month to 12th month starting from the date of New US Securities Services opening	On or before 30 September 2022

- If an Eligible New US Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement account.
- Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

3.5 Existing Securities customers’ brokerage fee offer

- The offer is only applicable to personal customers who maintain sole name securities accounts with Bank of China (Hong Kong) Limited (“BOCHK”) and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 1 Payroll Service Welcome Reward*. The offer is not applicable to New Securities account opened after 1 January 2021 (including Margin Securities account) & New Family Securities accounts opened during the promotion period (“Eligible Existing Securities Customers”).

*It's subject to terms and conditions, please refer to point 1 Payroll Service Welcome Reward for details.

- The promotion period is from 1 July 2021 until 30 June 2022 (both dates inclusive)(“Existing Securities Customers Promotion Period”).
- Eligible Existing Securities Customers who successfully buying securities listed on the Hong Kong Exchange and



Clearing Limited (“HKEx”) and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription), securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via **BOCHK Internet Banking / Mobile Banking / Automated Stock Trading Services** during Existing Securities Customers Promotion Period are entitled to brokerage fee reduction for buying securities (“Brokerage Fee Reduction”). Each Eligible Existing Securities Customers can enjoy Brokerage Fee Reduction up to HK\$2,388 during Promotion Period. There is no limit on the transaction count.

- d. The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK. Eligible Existing Securities Customers should pay the brokerage fee of buying transactions first. The Brokerage Fee Reduction will be credited to the settlement account of Eligible Existing Securities Customers on or before 30 September 2022. If an Eligible Existing Securities Customers holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement account.
- e. **Eligible Existing Securities Customers should maintain valid securities account, relevant settlement account, Integrated Account Services and still receive salary through the Payroll Account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.**
- f. **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, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee.**

(4) New and Upgrade *Private Wealth* and *Wealth Management* Customer Designated Preferential RMB Time Deposit and RMB Exchange Offer

- a. The promotion period is from 1 April 2021 to 30 June 2021, both dates inclusive (“Preferential RMB Time Deposit and RMB Exchange Offer Promotion Period”).
- b. This Offer is only applicable to customers who have newly taken up / upgraded to *Private Wealth* and *Wealth Management* service. Customer should not have taken up or cancelled *Private Wealth* and *Wealth Management* services in BOCHK in the past 6 months prior to 1 April 2021 (“Preferential RMB Time Deposit and RMB Exchange Offer Eligible Customer”).
- c. If Preferential RMB Time Deposit and RMB Exchange Offer Eligible Customer places a time deposit - “Preferential RMB Time Deposit” of Equivalent HK\$50,000 or above by converting HKD into RMB via branches or Manned Phone Banking Services of Bank of China (Hong Kong) Limited (“BOCHK”), can enjoy the following preferential deposit interest rates (p.a.) and exchange offer:

Tenor	Preferential RMB time deposit interest rate (p.a.)	Exchange Offer
7-day	8.8%	20 pips
1-month	3.8%	(only applicable to customers buying RMB)

- d. This offer is not applicable to foreign currency banknotes exchange and the currency exchange transactions conducted via "Corporate Banking Services Online".
- e. The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 1 April 2021 by BOCHK and are for reference only. The preferential interest rate is a one-off privilege for each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by BOCHK from time to time.
- h. 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.
- i. **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.**
- k. The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- l. Offer is limited, first come first served and available while quota lasts.
- m. For details of the above offers, and the relevant terms and conditions, please contact staff of BOCHK.

(5) Mobile Banking FX Extra Rewards

- a. The promotion period is from 1 April 2021 to 30 June 2021 (both dates inclusive) ("FX Promotion Period").
- b. HK\$100 Rewards ("FX Rewards") is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") Private Wealth, Wealth Management, Enrich Banking and i-Free Banking customers the "Integrated Banking Services Customers") who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 October 2020 to 31 March 2021 and conducted foreign exchange transactions via BOCHK Mobile Banking through the HKD/Multi Currency/RMB account in sole name, and reached the accumulated exchange amount of HK\$100,000 or above ("Total Exchange Amount") during the FX Promotion Period ("Eligible FX Customer").
- c. Eligible FX Customer who fulfill all the requirements of Payroll Mobile Account Opening Welcome Offer set in the above terms 3.1 can enjoy an extra HKD\$100 Rewards ("Extra FX Rewards").
- d. This reward is only applicable to (i) conversion of Hong Kong dollars into foreign currency, (ii) conversion of foreign currency into Hong Kong dollars and (iii) cross currency conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). This reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.

- e. 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 at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.
- f. Each Eligible FX Customer can enjoy this reward once only.
- g. 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 and Payroll Customer's non-dormant HKD Saving Account or HKD Current Account on or before the following dates: (i) FX Rewards : 30 September 2021; (ii) Extra FX Rewards: 31 January 2022.
- h. Eligible FX Customer whose non-dormant HKD Saving Account or HKD Current Account should be valid and in good standing, throughout the FX Promotion Period and at the time when the Rewards is deposited. In the event of termination of Eligible FX Customer non-dormant HKD Saving Account or HKD Current Account during the FX Promotion Period or at the time the rewards is being awarded, the rewards will not be credited to the designated account; and will be cancelled automatically forthwith.
- i. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

(6) Payroll Service Customer Designated First Year Premium Discount (the "Life Insurance Premium Discount Offer")

- a. Promotion Period refers to the period from 1 April 2021 until 30 June 2021 (both dates inclusive) ("the Life Insurance Premium Discount Offer Promotion Period").
- b. To be eligible for the Offer, applicants must meet all of the following requirements:
 - i) must be designated customers of BOCHK (including BOC *Private Wealth* Customer, *Wealth Management* Customer, Corporate Customer, Staff of Corporate Customers, an existing or a newly registered customer of Payroll Service, Selected Customer (as defined in c. below) or BOC Life Deferred Annuity Plan Customer (as defined in d. below)).
 - ii) the application(s) for the Plan must fulfill the First Year Premium requirement for the basic plan as specified above;
 - iii) the application form(s) must be duly completed and signed during the Life Insurance Premium Discount Offer Promotion Period;
 - iv) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 July 2021 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - v) the print date of insurance proposal(s) of the Plan must fall within the Promotion Period; and
 - vi) the application(s) must be accepted by BOC Life. Policy(ies) that fulfill the above-mentioned requirements (i) to (vi) is / are known as "Eligible Policy(ies)".
- c. "Selected Customer" refers to customer who is physically present in Hong Kong and is (i) a Hong Kong visitor with

valid travelling document; (ii) a non-Hong Kong Identity Card holder; or (iii) any person who does not live in Hong Kong.

- d. [Applicable to designated customers of BOCHK only] “BOC Life Deferred Annuity Plan Customer” refers to customer holding at least one valid policy of BOC Life Deferred Annuity Plan (Fixed Term) or BOC Life Deferred Annuity Plan (Lifetime) (“BOC Life Deferred Annuity Plan”) at the time of application for the Plan;
- e. For prepayment cases, premium discount is only applicable to the First Year Premium.
- f. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the first year discounted premiums shall be deducted monthly from the customer’s designated account during the fourth (4th) to twelfth (12th) months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- g. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary rider(s) attached (if any), while the first year premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
- h. The Offer will be applicable to the Plan only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Plan that an applicant would apply for.
- i. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally.
- j. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- k. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
- l. In case the policy(ies) of BOC Life Deferred Annuity Plan is / are cooled-off or application(s) for BOC Life Deferred Annuity Plan is / are withdrawn, BOC Life reserves the right to forfeit the entitlement to the Offer even after the policy of the Plan has been issued.
- m. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- n. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
- o. In case of any dispute, the decision of BOC Life shall be final.
- p. This material is only related to the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.
- q. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

- r. The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

(7) 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.

(8) 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.



(9) 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.