

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 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 *Wealth Management* in the Promotion Period in BOCHK; and customers have not taken up or cancelled *Wealth Management* in BOCHK in the past 6 months prior to 2 July 2021. In addition, customers must also fulfill all the requirements below:
 - i. Prior to 30 September 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 June 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 June 2021) | BOC Credit Card Spending Credit (“Free Spending Credit”) |
|-----------------------------|---|--|
| <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 |

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 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 *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.

1.3 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 |
|---|--|--|-------------------|
| July 2021 | August 2021 | October 2021 | April 2022 |
| August 2021 | September 2021 | November 2021 | |
| June 2021 | October 2021 | December 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 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* 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. 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.

1.5 Wealth Management “Total Relationship Balance” requirements:

- a. In order to enjoy the exclusive services, benefits and privileges of the **Wealth Management**, 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 **Wealth Management** 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>Wealth Management</i> | HK\$1,000,000 or above |

b. Allocation of Integrated Banking Services status:

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

(2) Payroll Service Rewards

2.1 Payroll Service Welcome Reward and Extra Reward:

- a. The promotion period is from 2 July 2021 to 30 September 2021 (both dates inclusive) (“Payroll Service Promotion Period”).
- b. Registration period of payroll service is 2 July 2021 to 30 September 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 (Wealth Management).** 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*) until Free Spending Credit is credited by the Card Company. Customers who have not taken up or cancelled BOCHK *Wealth Management* in the past 6 months prior to 2 July 2021. For details, please refer to the following table.

| Monthly Salary | BOC Credit Card Free Spending Credit |
|--|--------------------------------------|
| | <i>Wealth Management</i> customers |
| HK\$80,000 or above | HK\$300 |
| HK\$30,000 – HK\$79,999 | HK\$200 |
| HK\$10,000 – HK\$29,999 | 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 2 July 2021), the amount of rewards are as follow.

| Monthly salary | Wealth Management |
|-------------------------------|--------------------------------------|
| | 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 |
|---|--|
| 2 July 2021 to 30 September 2021 | On or before 30 April 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.

2.2 Payroll Mobile Account Opening Welcome Offer:

- a. Promotion period is from 2 July 2021 to 30 September 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 2 July 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 30 April 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.

2.3 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 ClassicCard).
- 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.

2.4. New payroll customers enjoy exclusive securities offer:

- a. Promotion period is from 1 July 2021 to 30 September 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 2.1 Payroll Service Welcome Reward* ("Securities Offer Eligible Customers").

* It's subject to terms and conditions, please refer to point 2.1 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 30 June 2022 |
| Within the 7 th month to 12 th month starting from the date of New Securities Account opening | On or before 31 December 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 *Wealth Management* 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 30 June 2022 |
| Within the 7 th month to 12 th month starting from the date of New US Securities Services opening | On or before 31 December 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.

2.5. Existing Securities customers' brokerage fee offer:

- a. 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 2.1 Payroll Service Welcome Reward*. The offer is not applicable to New Securities account opened after 1 April 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.

- b. The promotion period is from 1 October 2021 until 30 September 2022 (both dates inclusive)("Existing Securities Customers Promotion Period").
- c. 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 31 December 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.

(3) Up to HK\$20,000 of Fund Subscription Fee Reduction, cash reward for Equity Linked Investment Products

- a. The promotion period is from 21 June to 30 September 2021 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to personal banking customers of Bank of China (Hong Kong) Limited ("BOCHK")("Eligible Customers").
- c. Upon doing lump sum subscription or investment fund switching between different fund houses, or successfully subscribing Equity Linked Investment Products ("eligible investment products") via BOCHK branches, Mobile Banking or Internet Banking on the same day for the first time during the promotion period, BOCHK customers can enjoy the following fund subscription fee reduction / cash reward for making every HK\$100,000 related transaction amount (or equivalent) on each eligible investment product, and being registered to use the e-Statements / e-Advices service of investment products:

| Banking Service Type | Fund Subscription Fee Reduction / Cash Reward of Equity Linked Investment Products | Cap of Fund Subscription Fee Reduction / Cash Reward of Equity Linked Investment Products |
|--------------------------|--|---|
| <i>Wealth Management</i> | HK\$250 | HK\$20,000 (For each investment product) |

- d. Transaction amount of Investment Funds, Equity Linked Investment Products cannot be counted collectively. Each Investment product has to reach the designated transaction amount separately in order to be eligible to the above mentioned offer. Example: a customer subscribing HK\$50,000 (or equivalent) of Investment Funds and HK\$50,000 (or equivalent) of Equity Linked Investment Products on the same day will not be eligible to the offer.
- e. The eligible transactions made on the same day for the first time (by each of the eligible investment products) by Eligible Customers during the promotion period will be entitled to the above mentioned offer. Example: A *Wealth Management* customer makes a HK\$200,000 (or equivalent) investment fund transaction for the first time on a single day of 8 July 2021 and makes a HK\$600,000 (or equivalent) Equity Linked Investment Product transaction for the first time on a single day of 5



August 2021. The customer should then be eligible to HK\$500 from the eligible Investment Funds transaction, and HK\$1,500 from the eligible Equity Linked Investment Product transaction.

- f. Each Eligible Customer is entitled to enjoy the offer of each of eligible investment products once only during the Promotion Period.
- g. The above mentioned funds subscription fee reduction / cash reward of Equity Linked Investment Products is not applicable to the staff of BOCHK and its subsidiaries.
- h. The above mentioned funds subscription fee reduction amount / cash reward of Equity Linked Investment Products will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 December 2021, and Eligible Customers should hold a valid investment fund account of BOCHK and registered the e-Statements / e-Advices service of investment products at the time when subscription fee reduction amount / cash reward of Equity Linked Investment Products is deposited, otherwise the subscription fee reduction amount / cash reward of eligible investment products will be forfeited. If an Eligible Customer holds more than one non- dormant HKD Savings Account or HKD Current Accounts, BOCHK has the discretion to credit the subscription fee reduction amount / cash reward of Equity Linked Investment Products to any one of the accounts.

Definition of lump sum subscription or investment fund switching between different fund houses

- i. The subscription fee reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and/or ii) subscription of money market funds.
- j. The subscription fee reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch and/or ii) those made by vulnerable customers.
- k. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription or investment fund switching between different fund houses.**

Definition of Equity Linked Investment Products transactions

- l. Eligible transaction is based on transaction date.
- m. Eligible Equity Linked Investment Products / Third Party Structured Note linked to Equity transactions are based on successful subscribed transactions.
- n. Cash reward is not applicable to i) Transactions via BOCHK Mobile Banking or Internet Banking by Vulnerable customers.

Definition of e-Statements / e-Advices

- o. e-Statements / e-Advices includes securities and securities margin account advice / daily statement / monthly statement, fund advice / monthly statement, bonds / certificates of deposit advice / daily statement / monthly statement, equity linked investments / structured notes advice / daily statement / monthly statement, precious metal / FX margin account advice / daily statement / monthly statement, consolidated monthly statement.

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

- a. The promotion period is from 2 July 2021 to 30 September 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 *Wealth Management* service. Customer should not have taken up or cancelled *Wealth Management* services in BOCHK in the past 6 months prior to 2 July 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 | 10% | 20 pips (only applicable to customers buying RMB) |
| 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 2 July 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.
- f. 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 nonbusiness 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. For details of the above offers, and the relevant terms and conditions, please contact staff of BOCHK.

(5) Up to HK\$1,888 Foreign Exchange Exclusive Rewards for Newly take up or upgrade to *Wealth Management* service customers (“FX Rewards”):

a. The promotion period is from 1 July 2021 to 30 September 2021 (both dates inclusive) (“Promotion Period”).

b. This FX Rewards is only applicable to customers who have newly taken up / upgraded to *Wealth Management* service during the Promotion Period, and fulfilled all of the following requirements (“Eligible FX Customers”):

- i. Customers should not have taken up or cancelled *Wealth Management* services in BOCHK in the past 6 months prior to 1 July 2021; AND
- ii. Customers should not have foreign exchange transaction with BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 January to 30 June 2021.

c. Eligible Customers are required to conduct foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Internet Banking or Mobile Banking (“Eligible Trading Channels”) during the following designated Foreign Exchange Transaction Period:

| Month of <i>Wealth Management</i> services account opening / upgrade | Designated Foreign Exchange Transaction Period |
|--|--|
| July 2021 | 1 July to 30 September 2021 |
| August 2021 | 1 August to 31 October 2021 |
| September 2021 | 1 September to 30 November 2021 |

d. Eligible Customers who have conducted foreign exchange transactions through Eligible Trading



Channels and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the designated Foreign Exchange Transaction Period, will be entitled to the FX Rewards:

| Accumulated Foreign Exchange Amount (HKD equivalent) | Reward |
|--|-----------|
| HK\$3,000,000 or above | HK\$1,888 |
| HK\$1,000,000 to Below HK\$3,000,000 | HK\$688 |
| HK\$500,000 to Below HK\$1,000,000 | HK\$388 |

- e. The FX Rewards is applicable to (a) the conversion of Hong Kong dollars into foreign currency, (b) the conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via the Eligible Trading Channels (“Eligible Exchange Transactions”). The FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- f. 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 the calculation method of transaction amount at its sole discretion.
- g. Each Eligible FX Customer can enjoy the FX Rewards once only.
- h. The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 30 April 2022.
- i. Eligible FX Customers should maintain the correspondence *Wealth Management* services and his/her non-dormant HKD Saving Account or HKD Current Account should be valid and in good standing, throughout the Promotion Period and at the time when the rewards is deposited. In the event of termination of Eligible FX Customers’ non-dormant HKD Saving Account or HKD Current Account during the 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.
- j. The FX Rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
- k. The FX Rewards is limited and available on a first-come-first-serve basis.

(6) Mobile Banking FX Extra Rewards

- a. The promotion period is from 1 July 2021 to 30 September 2021 (both dates inclusive) (“FX Promotion Period”).
- b. HKD\$100 Rewards (“FX Rewards”) is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) *Wealth Management* customers the “*Wealth Management* 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 January 2021 to 30 June 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 2.1 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 : 31 December 2021 (ii) Extra FX Rewards: 30 April 2022 .
- h. 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.

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

- a. Promotion Period refers to the period from 1 July 2021 until 30 September 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 *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 29 October 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.

(8) "Financial Needs Analysis" ("FNA") Promotion

a. "Eligible FNA Promotion Customer" means customer who currently holds a BOCHK "Wealth Management" Account.

b. From 19 July 2021 to 31 August 2021 (both dates inclusive) ("FNA Promotion Period"), customers who completed the FNA at any BOCHK branches and are already a valid "Wealth Management" Account holder by the time they conduct the FNA, are eligible for the gift while each customer can only enjoy the above-mentioned gift once. Regardless of how many times Eligible Customer completes FNA during the Promotion Period, he/she can only enjoy one gift.

c. If the customer considers purchasing any insurance product(s) distributed by BOCHK later, the product(s) will be underwritten by corresponding insurance company(ies) that will be responsible for all content, policy approval, protection and compensation of the plan(s).

d. BOCHK reserves the right to terminate, suspend or amend the promotion terms and conditions at any time at its sole discretion without prior notice.

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

f. The above information is for reference only. Please refer to the product leaflet(s) for the details, coverage, provisions and exclusions of the life insurance plan(s) which are subject to the policy. For any enquiries, please contact the bank branch staff.



- g. BOC Group Life Assurance Company Limited ('BOC Life'), China Life Insurance (Overseas) Company Limited ('China Life (Overseas)') and/or BOCHK reserve the right to amend, suspend or terminate the above plans at any time and change the relevant terms and conditions. In case of any disputes, BOC Life, China Life (Overseas) and/or BOCHK reserve the right of final decision

(9) Premier Home Comprehensive Insurance Promotion

- a. Promotion Period from 16 June to 15 December 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 15 January 2022 ("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 15 December 2021 (late payment will not be accepted); and have their policies effective on or before 15 January 2022. 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, *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.
- 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 Customers who hold *Wealth Management* account and 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\$100 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\$150 Coupon.
 - iii. Coupon notification letter and Coupon will be mailed to Premier Home Comprehensive Insurance Promotion Eligible Customers on or before 31 May 2022 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.

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

- a. Promotion Period from 16 June 2021 to 15 December 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 15 January 2022 (“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.

(11) 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.