

Enjoy welcome rewards of up to HK\$45,000!*(a)

Customers who take up or upgrade to BOCHK *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking service*ⁱⁱ during the promotion periodⁱ and fulfill the relevant requirements can enjoy the following welcome rewards!



Welcome offers

1



Newly take up or upgrade to *Private Wealth* and *Wealth Management* service can enjoy "Preferential RMB Time Deposit"⁽¹⁾ Preferential interest rate of **up to 10% p.a.** & **20 pips** exchange offer for buying RMB

2



Total Relationship Balance Growth Reward⁽²⁾ **up to HK\$12,000**

3



Up to **HK\$2,500** Payroll Service Welcome Rewards⁽³⁾, Tax Season Loan and Securities Offer etc

4



Subscription of Designated Products Rewards **up to HK\$30,500**^(b)

*(a) Total rewards of HK\$45,000 including "Total Relationship Balance Growth Reward" up to HK\$12,000; up to HK\$2,500 Payroll Service Welcome Rewards, Tax Season Loan, Securities Offer etc and Subscription of Designated Products Rewards up to HK\$30,500. (b) Assuming that the customer fulfills the above-mentioned requirements and submits a new fund-in amount of HK\$11,700,000. The amount of rewards received by the customer may vary depending on the customer's actual new fund-in amount and investment strategies. Designated products include but are not limited to Funds or Equity Linked Investment Products or Third Party Structured Note linked to Equity or Bonds or Hong Kong stock deposits or China A shares. Please refer to the Point 4 Rewards of Subscribing Designated Products or Other Rewards section for relevant offers and details.

1 Newly take up or upgrade to *Private Wealth* and *Wealth Management* service can enjoy "Preferential RMB Time Deposit" & 20 pips exchange offer for buying RMB⁽¹⁾

Place a time deposit - "Preferential RMB Time Deposit" with conversion of funds of Equivalent HK\$50,000 or above 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%	

Above offer is limited, first come first served and available while quota lasts.



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2 Total Relationship Balance Growth Reward⁽²⁾

Customers who have newly taken up or upgraded to *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking*ⁱ in Bank of China (Hong Kong) Limited ("BOCHK") during the promotion periodⁱⁱ can be eligible for "Total Relationship Balance Growth Reward". To enjoy up to **HK\$12,000** Total Relationship Balance Growth Reward upon fulfilment of all the requirements below:

- Until 31 December 2021, customer has to maintain:
 - ▶ A valid BOCHK mobile banking account, and
 - ▶ A valid BoC Pay account, and
 - ▶ A valid "Questionnaire on Investment Preference" or complete "Financial Needs Analysis"
- Achieve the following designated amount of "Total Relationship Balance" growthⁱⁱⁱ in the next month after successful designated account opening / upgrading, **and maintain the designated amount of "Total Relationship Balance" growthⁱⁱⁱ for the subsequent 3 months upon the successful designated account opening / upgrading month^{iv}**

3 Payroll Service Rewards⁽³⁾

Enjoy up to **HK\$2,500** payroll service welcome rewards, tax season loan and first year unlimited /12-month brokerage fee offer etc.

Integrated Account Services	Total Relationship Balance Growth Amount	Total Relationship Balance Reward ^{*(2)}	Payroll Service Rewards				
	Comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of September 2021		Payroll Welcome Rewards ^{*(3)}	New Customer Mobile Account: Opening Extra Reward and Extra Online Registration Reward	BOC Express Cash Instalment Loan - Tax Season Loan Rewards	Exclusive Rewards	Securities Rewards
 PRIVATE WEALTH 私人財富	HK\$8,000,000 or more	HK\$12,000	Up to HK\$500	Up to HK\$200 [*]	Up to HK\$200	Up to HK\$500 [*] reward of mortgage service [*]	First year unlimited \$0 brokerage fee offer for buying securities (New Securities Account)
 中銀理財 Wealth Management	HK\$5,000,000 - below HK\$8,000,000	HK\$5,000	Up to HK\$300				
	HK\$3,000,000 - below HK\$5,000,000	HK\$1,800					
	HK\$1,000,000 - below HK\$3,000,000	HK\$1,000					
 智友理財 ENRICH	HK\$500,000 - below HK\$1,000,000	HK\$300	Up to HK\$100			Completion the "Financial Needs Analysis" will receive HK\$100 shopping coupon	
	HK\$200,000 - below HK\$500,000	HK\$150					
 i-Free自在理財	HK\$100,000 - below HK\$200,000	HK\$100					

*Credited in the form of BOC Credit Card Free Spending Credit.

ⁱⁱPayroll Service Promotion should: 1. set BOCHK account as  Default Account; or 2. register BoC Pay  by binding BOCHK Smart Account or BOC Dual Currency Credit Card.

^{*}Offer excludes mobile "QR Account Opening" at branch.

^{*}Rewards of mortgage service is only applicable to *Private Wealth* or *Wealth Management* customers.

4 Rewards of Subscribing Designated Investment Products

Subscription of Designated Investment Products Rewards up to HK\$30,500^{*(b)}

- Fund subscription fee reduction and cash reward of subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds **up to HK\$20,000⁽⁴⁾** (Customers should have registered to use the e-Statements / e-Advices of investment products), or
- Private Wealth / Wealth Management* customers can enjoy an **extra fund subscription fee reduction of HK\$500** for subscribing HK\$500,000 or more (or an equivalent amount in foreign currencies) in new funds to an investment fund^{v(11)}, or
- Deposit Hong Kong stocks or China A shares to enjoy up to **HK\$10,000 BOC Credit Card Free Spending Credit^{vi(11)}**

Other Offers

Savings

Foreign Currency Exchange⁽¹¹⁾

- Newly take up *Private Wealth* and *Wealth Management* service customers who conduct FX trading can enjoy up to **HK\$1,888** exclusive FX reward⁽⁵⁾.
- Integrated Banking Service customers who conduct foreign exchange transactions via Mobile Banking can enjoy **HK\$800 reward**^{vii}.
- Integrated Banking Service customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips exchange discount**^{viii}.
- Exclusive offer for Payroll Service customers: enjoy total up to **HK\$1,000** rewards for foreign exchange via Mobile Banking⁽⁶⁾.

Preferential RMB and FX Time Deposit⁽¹¹⁾

Simply by placing a 7-day / 1-month Preferential RMB and FX (including AUD, NZD, GBP, CAD and USD) Time Deposit with conversion of funds, you can enjoy preferential time deposit interest rates^{ix}.

Protection

Life Insurance⁽¹¹⁾ underwritten by BOC Group Life Assurance Company Limited ("BOC Life")

- Enjoy a **discount of up to 8%* off for your first year premium** when customers enroll successfully in a qualifying deferred annuity plan that may also provide a tax deduction^{xi}. You may also enjoy the first year premium discount from other designated life insurance plan⁽⁷⁾.
- *Private Wealth/ Wealth Management /Payroll* service customers who complete the "Financial Needs Analysis" at any branch will receive **HK\$100** shopping coupon as a gift. (Gifts are limited and available on a first-come-first-serve basis while stocks last.)⁽⁸⁾

For details, please contact BOCHK staff.

General Insurance^{(9), (10)} underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance")

- Customers can enjoy up to **25% discount off for the first year premium**^{(9)d} and **up to HK\$150 shopping coupon**^{(9)f} upon successful enrolment via a designated online channels for the Premier Home Comprehensive Insurance.
- Customers can enjoy a discount of up to **13% discount off for the first year premium**^{(10)e} upon successful enrolment via designated channels for the BOC Standard Voluntary Health Insurance Scheme Certified Plan or the BOC Flexi Voluntary Health Insurance Scheme Certified Plan.

Promotion Period: 16 June 2021 to 15 December 2021 (both dates inclusive).

Offers are subject to terms and conditions. Details please refer to relevant promotion materials.

Investment

Fund/ Equity Linked Investment Products/ Third Party Structured Note linked to Equity / Bonds

- Fund subscription fee reduction and cash reward of subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds **up to HK\$20,000**⁽⁴⁾ (Customers should have registered to use the e-Statements / e-Advices of investment products).

Other Fund Promotion Offers^{*(11)}

- *Private Wealth / Wealth Management* customers can enjoy an **extra fund subscription fee reduction of HK\$500** for subscribing HK\$500,000 or more (or an equivalent amount in foreign currencies) in new funds to an investment fund^v.
- Enjoy **0.01% subscription fee** upon setting up a new "Monthly Funds Savings Plan" via Internet Banking or BOCHK branches (except for Fidelity Investment Funds, and the maximum monthly contribution amount is HK\$50,000)^{xii}.

*Refer to Extra Fund Subscription Fee Reduction with New Fund / Monthly Funds Savings Plan 0.01% Subscription fee offer.

Securities⁽¹¹⁾

- Open new securities account to enjoy first 6-month unlimited **\$0 brokerage fee offer** for buying Hong Kong stocks, China A shares^{xiii} or US stocks^{xiv}.
- Deposit Hong Kong stocks or China A shares to enjoy up to **HK\$10,000 BOC Credit Card Free Spending Credit**^{vi}.
- Set up new Monthly Stocks Savings Plan to enjoy first 12-month transaction **fee reduction of up to HK\$600**^{xv}. Flexibility to settle the contribution payment by BOC Credit Card to earn Credit Card gift points.



Mortgage and Loans

Mortgage⁽¹¹⁾

- Customer can enjoy a preferential interest rate, cash rebate and extra **HK\$500** supermarket e-Coupon by applying for a residential mortgage loan via digital channels during the promotion period, and drawing the mortgage loan successfully, plus completing any 2 designated transactions^{xvi}.
- Payroll Service customer's designated offer: Customers who successfully apply for BOCHK Mortgage Loan, Payroll and use the Integrated Account Service during the promotion period; and drawdown the mortgage loan successfully (collectively named "Eligible Mortgage Customers"), can enjoy extra **HK\$500** BOC Credit Card Free Spending Credit reward of mortgage service^{xvii}.

Promotion period: From now till 31 December 2021 (Drawdown the mortgage loan on or before 30 April 2022).

BOC Express Cash Instalment Loan – Tax Season Loan ⁽¹¹⁾

- Private Wealth* and *Wealth Management* customers enjoy BOC Express Cash Instalment Loan – Tax Season Loan exclusive offer with Annualised Percentage Rate as low as **1.25%**^{xviii} and Handling Fee Waiver*, Loan amount up to HK\$4,000,000 or 12 times of your monthly salary (whichever is lower), repayment period up to 60 months and up to **HK\$500** e-channels Early Bird Cash Rebate Offer. (Promotion Period : 11 November 2021 to 31 December 2021)
- BOC Express Cash Instalment Loan – Tax Season Loan customers enjoy **HK\$200** Extra Offer upon successful registration and use of Payroll Service". (Promotion Period : 2 October 2021 to 31 December 2021)

*This offer is only applicable to *Private Wealth/ Wealth Management* customers, the records of the Bank of China Hong Kong system shall prevail.

**Payroll Service Welcome Rewards is subject to terms and conditions. For details, please refer to the relevant promotion materials.



Credit Card and Payments

Credit Card⁽¹¹⁾

New customers who apply successfully for a *Wealth Management* Visa Infinite Card or a BOC Dual Currency Card will be entitled to Welcome Offer of up to **HK\$600** Cash Rebate (Applicable to new customers whose application is made via online application channel and fulfill designated spending requirements) ^{xix}.

BoC Pay⁽¹¹⁾

- Welcome Rewards^{xx}** : First bind via BoC Pay to enjoy **HK\$50** merchant coupons!
- Offset Spending with Gift Points** : Every Monday, designated festive days/special days[^] enjoy 20% off to offset your spending with Gift Points (200 points = HK\$1). If you've held your cards for 11 years or more to enjoy extra 20% off (160 points = HK\$1)!
- Sharing is Rewarding⁺** : Enjoy a **HK\$20** Reward for every successful referral of BoC Pay registration / binding. The more you refer, the more rewards you enjoy!

[^] Applicable to designated dates on or before 31 December 2021. Please refer to BoC Pay or visit www.bochk.com/cc/b/points_e for details.

⁺ Promotion is valid till 31 December 2021. Please refer to BoC Pay or visit www.bochk.com/cc/b/mgm_e for details.

Act Now!

Promotion Hotline (852) 3669 3911 | www.bochk.com | BOC Mobile Banking Application

BOCHK New Customer – Mobile Account Opening

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Upgrade or Open Account



Upgrade Service

It is necessary to maintain the "Total Relationship Balance" up to designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services. For details, please refer to Terms and Conditions.

Register "Payroll Service" Promotion



Login to Internet Banking > Select "Banking" > "Payroll Service"

or



BOCHK website > Payroll Service > Payroll Service Registration



Mobile Banking > Menu > Promotions > All Promotions

Switch Payroll Account or set up Standing Instruction



Filling in the "Notification of Change of Auto-pay Payroll Account", then submit it to the HR Department of your company

or



Newly set up "Standing Instruction"* to deposit your salary

*Not including the standing instruction originating from BOCHK

Terms and Conditions apply. Details please refer to relevant Terms below.

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

Foreign Currency Trading/ RMB Trading and Investment involves risks. The above products, services and offers are subject to terms and conditions. Please refer to relevant promotion materials or branch staff for details.

The Policy Owner is subject to the credit risks of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.

Certification by the Insurance Authority:

The mere fact that the Plan has been certified by IA does not mean that the premiums paid for policies under the Plan are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.

Remarks:

- Promotion period is from 2 October to 31 December 2021 (both dates inclusive) ("the Promotion Period").
- Customers who have not taken up or cancelled Bank of China (Hong Kong) Limited ("BOCHK") *Private Wealth* or *Wealth Management* or *Enrich Banking* or *i-Free Banking* service ("Integrated Account Services") in the past 6 months prior to 2 October 2021.
- Customers are required to achieve the designated Total Relationship Balance Growth, i.e. comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month with their Total Relationship Balance of September 2021.
- Customers are required to maintain the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.
- "New Funds" refer to funds newly deposited into BOCHK in the forms of cash / telegraphic transfer / CHATS / Autopay / cheque or cashier order from other banks. This offer is not applicable to existing deposits or funds that are deposited via cashier order / cheque / transfer / remittance from banks within BOCHK Group. For definition of "New Funds", please check with branch staff of BOCHK. The extra HK\$500 fund subscription fee reduction will be deposited into non-dormant HKD Savings Account or HKD Current Account held by New Funds Eligible Customers on or before 31 March 2022. This offer is not applicable to i) fund transaction with subscription fee below 1%, and / or ii) subscription of money market funds. For enquiry, please contact the branch staff of BOCHK.
- This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds and The Government of the HKSAR of the PRC iBonds / The Hong Kong Monetary Authority iBonds / The Government of the HKSAR of the PRC Silver Bonds) into BOCHK's sole-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / ("Eligible Securities") from 1 October to 31 December 2021 (both dates inclusive) ("Deposit Securities Period"). Customers who deposit Eligible Securities with designated market value during Deposit Securities Period ("Eligible Deposit Securities Customers") and maintaining corresponding Integrated Account Service on 31 December 2021 can entitle to the following reward. Free Spending Credit will be credited to the valid BOC Credit Card Account (exclude Additional Card) of Eligible Deposit Securities Customers on or before 31 March 2022.

Market Value of Eligible Securities Deposited	BOC Credit Card Free Spending Credit			
	<i>Private Wealth</i>	<i>Wealth Management</i>	<i>Enrich Banking</i>	<i>i-Free Banking</i>
HK\$5,000,000 or above	HK\$10,000	HK\$4,000	HK\$2,200	HK\$1,200
HK\$1,000,000 - below HK\$5,000,000	HK\$3,500	HK\$2,500	HK\$1,200	HK\$800
HK\$100,000 - below HK\$1,000,000	HK\$1,600	HK\$1,200	HK\$600	HK\$300

- Integrated Banking Services customers who successfully exchange foreign currency with at least HK\$50,000 or above (HKD equivalent) in a single FX transaction for designated number of transactions via BOCHK Mobile Banking from 1 October to 31 December 2021, will be entitled to up to HK\$800 rewards.
- Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking, Manned Phone Banking Services and Phone Banking, can enjoy the following exchange discount offer. This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

Designated Currencies	<i>Private Wealth/ Wealth Management</i>	<i>Enrich Banking</i>	<i>i-Free Banking</i>
EUR, GBP	60pips	30pips	/
USD, AUD, NZD, CAD, JPY	20pips	10pips	/
RMB (only applicable to customers buying RMB)	20pips	10pips	10pips

- For the latest FX time deposit preferential interest rates, please contact the branch staff of BOCHK.
- First Year Premium Discount is subject to the terms and conditions. The premium amount deducted from First Year Premium Discount will not be considered as premium paid and is not eligible for tax deduction.

- xi. There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment. Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk
- xii. Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).
- xiii. This offer is only applicable to personal banking 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 Bank of China (Hong Kong) Limited ("BOCHK") from 1 October to 31 December 2021 (both dates inclusive) ("Securities 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 are entitled to first 6-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 6 months starting from the date of New Securities Account opening (6-month period is calculated on the basis of 180 days with the 180th 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 or before 30 September 2022. For details, please refer to the terms of relevant promotion material.
- xiv. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new sole-name US securities services ("New US Securities Services") with BOCHK during Securities 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 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 6 months starting from the date of New US Securities Services opening (6-month period is calculated on the basis of 180 days with the 180th 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 or before 30 September 2022. For details, please refer to the terms of relevant promotion material.
- xv. This offer is only applicable to the customers who set up Monthly Stocks Savings Plans via securities account (including Family Securities Accounts) ("Eligible Securities Accounts") maintained with BOCHK during Securities Promotion Period, settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 10 January 2022 ("First Eligible Contribution") and do not make any contribution on Monthly Stocks Savings Plan through the same Eligible Securities Account within 6 months preceding the date of the First Eligible Contribution ("Eligible Monthly Stocks Savings Customer"). Eligible Monthly Stocks Savings Customer can enjoy HK\$50 transaction fee rebate for each month for the first 12 consecutive month contributions starting from the First Eligible Contribution. **However, Eligible Monthly Stocks Savings Customer should pay the transaction fee first (transaction fee is equivalent to 0.25% of the monthly contribution amount for each plan, including the brokerage fee, stamp duty, transaction levy and transaction charge. The minimum monthly charge is HK\$/RMB50).** For details, please refer to the terms of relevant promotion material.
- xvi. Mortgage promotion designated transactions include: Open *Wealth Management / Enrich Banking* service, enroll in Premier Home Comprehensive Insurance, apply for BOCHK Credit Card, successfully login to BOCHK Internet Banking / Mobile Banking and download BoC Pay and bind it with BOCHK Credit Card, Smart Account or Payment Account.
- xvii. The offer is only applicable to *Private Wealth / Wealth Management* customers who successfully drawdown the mortgage loan on or before 30 April 2022, the records of the BOCHK system shall prevail. Eligible Customers of Payroll Service must provide the designated promotion code "GEN2021Q4" to BOCHK staff when applying for mortgage services in order to register for Mortgage Offer. Regarding the registration records of BOCHK Mortgage Offer, the records of BOCHK system shall prevail.
- xviii. The quoted interest rate is calculated based on a loan amount of HK\$3,000,000 with repayment tenor of 12 months and monthly flat rate of 0.0562%. The annualised percentage rate ("APR") is 1.25%, without handling fee. The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, APR, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff. The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK.
- Terms and conditions apply, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan - Tax Season Loan for details.
- xix. *Wealth Management* Visa Infinite Card or BOC Dual Currency Card's Welcome Offer of up to HK\$600 Cash Rebate is only applicable to new main card applicants whose application is made via online application channel and fulfill designated spending requirements, and who have not cancelled any BOC credit card or were once cardholders in the 12 months prior to the date of application. The promotional offers are subject to terms and conditions, for details please refer to www.bochk.com/creditcard or other relevant promotion materials.
- xx. Customers who complete the first binding on or before 31 December 2021 is eligible for the rewards. Please refer to BoC Pay or visit www.bochk.com/cc/b/bocpay_e for details.

Terms and Conditions of the promotion offers



General Terms and Risk Disclosure



For relevant details, please scan the above QR codes.