

## 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 1 July 2022 to 30 September 2022 (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* service (“Integrated Banking Services”) through BOCHK Mobile Banking Apps/ Mobile Banking/ Internet Banking/ Customer Contact Centre/ BOCHK branches (“Designated Channels”) during 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 July 2022. In addition, customers must also fulfill all the requirements below:

i. Prior to 30 September 2022, 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 2022), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

<b>Integrated Account Services</b>	<b>Total Relationship Balance Growth Amount</b> (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of June 2022)	<b>BOC Credit Card Spending Credit (“Free Spending Credit”)</b>
<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 assets<sup>1</sup> (including Securities<sup>2</sup>, 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 plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds (“MPFs”)<sup>5</sup>; and
  - (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”<sup>8</sup>.
- 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.

<sup>1</sup> 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.

<sup>2</sup> 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).

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (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.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.

<sup>8</sup> 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 2022	August 2022	October 2022	April 2023
August 2022	September 2022	November 2022	
September 2022	October 2022	December 2022	

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; 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 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.

<b>Integrated Banking Services</b>	<b>“Total Relationship Balance” Requirements</b>
<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.**
- d. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website.

## (2) Payroll Service Terms and Conditions

### 2a. Payroll Service Reward Terms and Conditions

- a. The promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive) (“Payroll Service Promotion Period”).
- b. **Registration period of payroll service is from 1 July 2022 to 30 September 2022. (Both dates above inclusive).**
- c. Customers should maintain **a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) (“Payroll Account”)** with Bank of China (Hong Kong) Limited (“BOCHK”), and (i) register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK during the Payroll Service Promotion Period; AND (ii) start receiving salary by “electronic payroll arrangement” or a newly set up “single standing instruction” (not including the standing instruction originating from BOCHK) via payroll Account within the next 2 calendar months from the date of payroll service registration, and maintain this arrangement until relevant reward is credited; AND (iii) have not registered for and/or taken up BOCHK’s Payroll Service in the past 3 months (not including the registration month) (“Eligible Customers of Payroll Service”); AND (iv) have taken up *Wealth Management*.
- d. “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.
- e. “Electronic payroll arrangement” refers to the customer’s employer crediting the customer’s salary to customer’s Payroll Account through 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”.
- f. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement” and “single standing instruction”.
- g. **Each Eligible Customer of Payroll Service should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the offer will be forfeited.**
- h. For the registration record for BOCHK Payroll Service, BOCHK’s system record shall prevail.

### 2b. Exclusive Rewards of Foreign Exchange via Mobile Banking for New to Payroll Customers:

- a. The promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive) (“FX Promotion Period”).
- b. This Exclusive FX Mobile Rewards is only applicable to Wealth Management services customers of Bank of China (Hong Kong) Limited (“BOCHK”) who fulfilled all of the following requirements (“the Eligible New to Payroll Customers”):
  - i. fulfilled all the requirements of Payroll Mobile Account Opening Welcome Offer set in the above terms 2a, AND
  - ii. did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 January 2022 to 30 June 2022



- c. Eligible New to Payroll Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the Exclusive FX Mobile Rewards.

Accumulated Exchange Amount (equivalent)	Foreign Amount (HKD)	Exclusive FX Mobile Rewards for New to Payroll customers
HK\$750,000 or above		HK\$1,800
HK\$250,000 to HK\$750,000	Below	HK\$500

- d. This Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). This Rewards 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 New to Payroll Customer can enjoy this rewards once only.
- g. This Exclusive FX Mobile Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$1,300 Rewards for Foreign Exchange via Mobile Banking” or “Up to HK\$1,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for selected Cross-boundary customers”.
- h. 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 New to Payroll Customer’s non-dormant HKD Saving Account or HKD Current Account on or before 30 April 2023.
- i. Eligible New to Payroll Customers should maintain valid Integrated Banking Services, payroll services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the Exclusive FX Mobile Rewards is deposited, otherwise the rewards will be forfeited.
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

## 2c. Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 2 July 2022 to 30 September 2022 (both dates inclusive) (“Promotion Period”).
- b. This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans (“Fund MSP”) via Funds account (“Eligible Funds Accounts”) maintained with BOCHK during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 20 October 2022 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution (“Eligible Monthly Funds Investment Customer”).





- c. 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).
- d. If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- e. BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.
- f. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

#### **Terms and conditions of "Monthly Funds Savings Plan"**

- a. Unless specified by Bank of China (Hong Kong) Limited (the "Bank"), the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") is three Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined below). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- b. Unless specified by the Bank, the date of contribution and subscription under the Plan is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- c. Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts, it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- d. If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for the Plan is HK\$500 (or its equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.
- e. If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.

#### **2d. New payroll customers exclusive securities offer:**

- i. Promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive) ("Securities Offer Promotion Period").



- ii. The offer is only applicable to personal customers who open new single-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 2a Payroll Service Welcome Reward\* (“Securities Offer Eligible Customers”).

\* It's subject to terms and conditions, please refer to Offer Term Point 2a Payroll Service Welcome Reward for details.

- iii. Exclusive securities offer is divided into the following two parts:

- A. New Securities Account \$0 brokerage fee offer for buying and selling 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 single-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 6-month brokerage fee reduction (“Brokerage Fee Reduction”) for each buying and selling 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 and selling 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 and selling Hong Kong stocks / China A shares	Rebate date
Within the first 3 months starting from the date of New Securities Account opening	On or before 31 March 2023
Within the 4th month to 6th month starting from the date of New Securities Account opening	On or before 30 June 2023

- 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.
- B. New US Securities Services \$0 brokerage fee offer for buying and selling US stocks:
- This offer is only applicable to Securities Offer customers who hold Integrated Account Services and successfully open new single-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 and selling 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 180<sup>th</sup> 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 and selling 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 and selling US stocks   | Rebate date                |
|--|----------------------------|
| Within the first 3 months starting from the date of New US Securities Services opening                                 | On or before 31 March 2023 |
| Within the 4 <sup>th</sup> month to 6 <sup>th</sup> month starting from the date of New US Securities Services opening | On or before 30 June 2023  |
- 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.
  - **Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**



- 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.

**2e. Existing Securities customers' brokerage fee offer:**

- a The offer is only applicable to personal customers who maintain sole name securities accounts with BOCHK and fulfill all the requirements of Payroll Service Welcome Reward set in the above terms 2a Payroll Service Reward\*. The offer is not applicable to New Securities account opened after 1 April 2022 (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 2a Payroll Service Reward for details.
- b The promotion period is from 1 October 2022 until 31 March 2023 (both dates inclusive) ("Existing Securities Customers Promotion Period").
- c Eligible Existing Securities Customers who successfully buying/selling 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/selling securities ("Brokerage Fee Reduction"). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- 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/selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Existing Securities Customers on or before 30 June 2023. 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 accounts.
- 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.**

## 2f. BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer e-Channels Reward Offer Terms and Conditions

1. The promotion period from 4 July 2022 to 30 September 2022 (both dates inclusive) (“Promotion Period”), customers should successfully drawdown the loan on or before 31 October 2022 to be eligible to **BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer e-Channels Reward Offer** (“e-Channel Reward Offer”) offer.

### 1.1 e-Channel Reward Offer:

Customers have to fulfil all requirements below (“**Eligible Customers**”) in order to enjoy the e-Channel Reward Offer:

- Successfully submit the application for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer within the Promotion Period via designated e-Channels including BOCHK website, Internet Banking, Mobile Banking, “BOCHK” WeChat official account or “BOC CC” WeChat official account (“**e-Channels**”); **AND**
- Successfully granted for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer with a loan amount of HK\$80,000 or above, and with repayment tenor of 24 months or above; **AND**
- Submit document via the designated e-Channels.
- e-Channel Reward Offer:

The e-Channel Reward			
Loan Amount (HK\$)	Tenor	BOC Express Cash Instalment Loan (HK\$)	BOC Express Cash Instalment Loan Balance Transfer (HK\$)
\$80,000 - \$199,999	24 months or above	\$200	\$200
\$200,000 - \$299,999		\$500	\$1,500
\$300,000 - \$399,999			\$2,000
\$400,000 - \$499,999			\$2,500
\$500,000 - \$599,999			\$1,000
\$600,000 - \$699,999		\$3,500	
\$700,000 - \$999,999		\$4,000	
\$1,000,000 - \$1,499,999		\$2,000	\$8,000



中國銀行(香港)

BANK OF CHINA (HONG KONG)

\$1,500,000 or above			\$9,000
----------------------	--	--	---------

The above reward offer will be directly credited to the BOC repayment account of the Eligible Customers on or before 31 March 2023 without prior notice. The status of the Eligible Customers' BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer when BOCHK credits the cash rebate. If customers cannot fulfill any of the above e-Channel Rewards Offer requirements, BOCHK reserves the right to cancel the cash rebate without prior notice.

## 1.2 Payroll Account Extra Reward:

- Eligible Customers have to fulfill all requirements below in order to enjoy the Payroll Account Extra Reward ("Eligible Payroll Account Customers"):

Eligible Payroll Account Customers successfully granted for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer with a loan amount of HK\$80,000 or above, and with repayment tenor of 24 months or above with the promotion period; AND

- (i) register for Payroll Service via any branch, Phone Banking, Internet Banking or Website of BOCHK before 30 September 2022; 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 relevant reward is credited (payroll customers); AND
  - (iii) have taken up Wealth Management; AND
  - (iv) should maintain a valid sole-name HKD Savings Account or sole-name HKD Current Account (not including joint-name account) ("Payroll Account") with BOCHK).
- "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.
  - "Electronic payroll arrangement" refers to the customer's employer crediting the customer's salary to customer's Payroll Account through 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".
  - BOCHK reserves the absolute right to define the terms of "salary" and "electronic payroll arrangement" and "single standing instruction".
  - Eligible Payroll Account Customers can enjoy extra reward up to HK\$1,000.



中國銀行(香港)

BANK OF CHINA (HONG KONG)

Payroll Account Extra Reward			
Loan Amount (HK\$)	Tenor	BOC Express Cash Instalment Loan (HK\$)	BOC Express Cash Instalment Loan Balance Transfer (HK\$)
\$80,000 至 \$199,999	24 months or above	\$100	
\$200,000 至 \$299,999		\$200	
\$300,000 至 \$399,999			
\$400,000 至 \$499,999			
\$500,000 至 \$599,999		\$500	
\$600,000 至 \$699,999			
\$700,000 至 \$999,999			
\$1,000,000 至 \$1,499,999		\$1,000	
\$1,500,000 或以上			

The Payroll Account Extra Reward will be directly credited to the BOC repayment account of the Eligible Payroll Account Customers on or before 31 March 2023 without prior notice. The status of the Eligible Payroll Account Customers' BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer when BOCHK credits the cash rebate. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the cash rebate without prior notice.

2. The above e-Channel Reward Offer and Payroll Extra Offer are not applicable to existing customers of BOC Express Cash Instalment Loan or existing customers of BOC Express Cash Instalment Loan Balance Transfer and the staff of BOCHK.
3. The maximum loan amount for the BOC Express Cash Instalment Loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). The maximum loan amount for the BOC Express Cash Instalment Loan Balance Transfer is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer



is subject to change in accordance with the circumstances of individual cases. The instant cash amount up to 12 times your monthly salary constitutes part of the total amount of the approved loan. The cash amount will be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loans. BOCHK will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.

4. 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 0.0754%. The annualised percentage rate ("APR") is 1.68%, without handling fee. (The APR does not include cash rebate) 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/ BOC Express Cash Instalment Loan Balance Transfer 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.
5. BOC Express Cash Instalment Loan customers can choose for 12, 24, 36, 48 or 60 months repayment period. The maximum repayment tenor for the BOC Express Cash Instalment Loan Balance Transfer is 72 months.
6. In the example of BOC Express Cash Instalment Loan Balance Transfer, assume the credit card outstanding balance is HK\$200,000, an annual interest rate of 30% charged by general credit card and a monthly repayment of all fees and charges billed to the credit card followed by 1.5% of the credit card outstanding balance or HK\$50 (whichever is higher) over 379-months repayment period. The average monthly repayment amount quoted above is calculated based on the first 6 instalments and is rounded to the nearest dollar. The Annualised Percentage Rate (APR) is 35.75%. The total interest expense is HK\$347,764.

The BOC Express Cash Instalment Loan Balance Transfer example is calculated on the basis of a loan amount of HK\$200,000, a repayment tenor of 48 months and a monthly flat rate of 0.3068%, and thus the APR is 9.41%, including an annual handling fee of 1%, the total interest expenses are HK\$29,453, 92% less than interest expense incurred from credit card bill.





**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, annualised percentage rates, terms and conditions, please contact the staff. The credit rating of each customer must fulfill the requirements of BOCHK.

7. BOCHK reserves the right of final decision on any Loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. The applicant is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The Loan is subject to the terms set out in the Loan document signed between the Loan applicant and BOCHK.

#### **8. Early Settlement Fee**

Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer.

BOCHK may at its discretion adjust the early settlement fee at any time. Please note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/redemption fee and other incurred fee(s)) and unpaid interest. You may visit our website Home > Loan > Personal Loan > BOC Express Cash Instalment Loan/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

## 9. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. The following are the risk disclosure statements: Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

### (3) Fund Subscription Fee Reduction, cash reward for Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds/ Securities

#### 3a. Terms and Conditions of up to HK\$20,000 of Fund Subscription Fee Reduction, cash reward for Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds:

- The promotion period is from 2 July to 30 September 2022 (both dates inclusive) ("Promotion Period").
- The offer is applicable to personal banking customers of BOCHK, and the fund subscription fee reduction is only applicable to existing investment fund customers (i.e. customers who have investment fund holdings or made transactions between 1 July to 30 June, 2022) ("Eligible Customers").
- Upon doing lump sum subscription or investment fund switching between different fund houses, or successfully subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds via electronic channels (i.e. Mobile Banking, or "Smart Invest", or Internet Banking) or BOCHK branches 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 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 eligible investment products	Cap of Fund Subscription Fee Reduction / Cash Reward of eligible investment products
Wealth Management	HK\$250	HK\$20,000 (For each investment product)

- "Smart Invest" on Mobile Banking can only be used for fund subscription.



- e. Transaction amount of Investment Funds, Equity Linked Investment Products, Third Party Structured Note linked to Equity and Bonds 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.
- f. 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 2022 and makes a HK\$600,000 (or equivalent) Equity Linked Investment Product transaction for the first time on a single day of 5 August 2022. 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.
- g. Each Eligible Customer is entitled to enjoy the offer of each of eligible investment products once only during the Promotion Period.
- h. The above mentioned funds subscription fee reduction / cash reward of eligible investment products is not applicable to the staff of BOCHK and its subsidiaries.
- i. The above mentioned funds subscription fee reduction amount / cash reward of eligible 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 2022, 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 eligible 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 eligible investment products to any one of the accounts.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

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

- a. The subscription fee reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) Monthly Funds Savings Plan.
- b. 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.
- c. **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 / Third Party Structured Note linked to Equity / Bonds transactions

- a. Eligible transaction is based on transaction date.

- b. Eligible Equity Linked Investment Products / Third Party Structured Note linked to Equity transactions are based on successful subscribed transactions.
- c. Cash reward for Bonds is not applicable to i) bonds issued by the HKSAR Government; and / or ii) bonds issued by entities or organizations that are wholly owned by the HKSAR Government; and / or iii) sovereign bonds issued by the Central People's Government; and / or iv) bonds issued by policy banks of the People's Republic of China.
- d. Cash reward is not applicable to Transactions via BOCHK Mobile Banking or Internet Banking by Vulnerable customers.

Definition of e-Statements / e-Advices

- a. 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.

**3b. New investment funds can enjoy 0% fund subscription fee of the first investment fund subscription**

- a. The promotion period is from 2 July 2022 to 30 September 2022 (both dates inclusive) ("the promotion period").
- b. New investment fund customers refer to i) BOCHK customers who did not have any investment fund holdings and transactions in the past 12 months (i.e. from July 2021 to June 2022), or ii) BOCHK customers who opened their investment fund accounts on or after 2 July, 2022 ("Eligible Customers").
- c. During the promotion period, eligible customers can enjoy 0% fund subscription fee of the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking, "Smart Invest", or Internet Banking) or branches (including Investment by Phone) ("Eligible Subscription") ("Subscription Fee Reduction"). The cap of eligible investment fund subscription amount is as below:

Customer type	Cap of eligible investment fund subscription amount
<i>Wealth Management</i>	HK\$1,000,000 (or equivalent foreign currencies)

- d. The subscription fee reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
- e. 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 ii) those made by vulnerable customers.
- f. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the Reduction of Subscription Fee to the Eligible Customers as defined in the following Term i.**
- g. **Every Eligible Customers is only entitled to the offer once during the Promotion Period.**
- h. If Eligible Customers enjoy the offer during the promotion period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.



- i. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 December 2022 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

### **3c. Fund Transfer-In Offer Terms and Conditions**

- a. The promotion period is from 2 July 2022 to 30 September 2022 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to customers of Bank of China (Hong Kong) Limited ("BOCHK").
- c. Customers who (i) successfully submits an investment funds transfer-in application during the promotion period; and (ii) successfully places the stated investment fund transfer from other financial institution(s) into their Investment Fund account in BOCHK on or before 31 October 2022, will be eligible to receive the cash rebate (the "Eligible Customers").
- d. Eligible Customers who transfer-in an accumulated amount of investment funds of every HK\$200,000 (or equivalent) will be eligible to receive HKD500 cash rebate (the "Transfer-In" Rebate). The maximum amount of the Transfer-In Rebate is HK\$10,000.
- e. Only open-ended investment funds distributed by BOCHK are eligible to this offer. BOCHK has the sole and full discretion to decide whether the investment fund concerned may be transferred into BOCHK and whether the transfer transaction is eligible to the offer. For more information on which investment funds are eligible, please contact our Customer Relationship Manager.
- f. BOCHK only accepts investment funds transferred from account(s) held in other financial institution(s) by the same Eligible Customers using the same name. The account holder name of the investment funds being transferred from other financial institution(s) must be as same as the Investment Fund account holder's name as registered in BOCHK.
- g. The amount of the Transfer-In Rebate which Eligible Customers can enjoy is calculated based on the amount of eligible investment fund being transferred-in to their BOCHK Investment Fund account during the promotion period (the "Accumulated Amount"). The accumulated amount is calculated based on the unit price of the investment funds on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.
- h. If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before January 31, 2023, the Transfer-In Rebate should be deducted in proportion to the respective transferred-out amount. BOCHK reserves the right to deduct the Transfer-In Rebate amount, which was given to the Eligible Customers, directly from their accounts without prior notice.
- i. The Transfer-in Rebate will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Customers on or before 31 January 2023, and Eligible Customers should hold a valid BOCHK Investment Fund account at the time when the Transfer-in Rebate is deposited, otherwise the rebate will be forfeited.

- j. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

**(4) Newly take up and upgrade to *Wealth Management* Customer Designated Preferential RMB Time Deposit and RMB Exchange Offer**

- a. The promotion period is from 2 July 2022 to 30 September 2022, 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 2022 ("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	11%	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 2022 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\$1,300 Rewards for Foreign Exchange via Mobile Banking:**

- a. The promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive) (“Promotion Period”).
- b. This Mobile FX Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) 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 2022 to 30 June 2022. (the “Eligible FX Customers”).
- c. Eligible Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the FX Rewards (“FX Mobile Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The Mobile FX Rewards
HK\$750,000 or above	HK\$1,300
HK\$250,000 to Below HK\$750,000	HK\$500

- d. The FX Mobile Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The Mobile FX Rewards 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 the FX Mobile Rewards once only.
- g. This FX Mobile Rewards and “Foreign Exchange Welcome Rewards” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$1,800 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “Up to HK\$1,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for selected Cross-boundary customers”.
- h. 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 Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 30 April 2023.



- i. Eligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the Mobile FX Rewards is deposited, otherwise the rewards will be forfeited.
- j. The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

**(6) Foreign Exchange \$200 Welcome Rewards via Mobile Banking (“FX Welcome Rewards”):**

- a. The promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive) (“Promotion Period”).
- b. This Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) 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 2022 to 30 June 2022**. (the “Eligible FX Customers”).
- c. The Eligible FX Customers will be entitled to HK\$200 welcome rewards by accumulating foreign exchange transactions amount of HK\$50,000 or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during the Promotion Period (“FX Welcome Rewards”).
- d. The FX Welcome Rewards are only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The FX Welcome Rewards are 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 Customers can enjoy the FX Welcome Rewards once only.
- g. This FX Welcome Rewards and “Up to HK\$1,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for New to Payroll Customers” can be enjoyed concurrently.
- h. 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 Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 30 April 2023.
- i. ssEligible FX Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Rewards are deposited, otherwise the rewards will be forfeited
- j. The rewards cannot be exchanged for other gifts, and are also non-refundable and not for sale.

**(7) Designated Qualifying Deferred Annuity Plan First Year Premium Discount Offer (“Life Insurance Plan Premium Discount Offer”):**

- a. Life Insurance Plan Premium Discount Offer is provided by BOC Group Life Assurance Company Limited (“BOC Life”).



- b. Promotion Period refers to the period from 1 July 2022 to 30 September 2022 (both dates inclusive) (“the Promotion Period”)
- c. To be eligible for the Offer, applicant(s) must fulfil all of the following requirements:
  - (i) The application(s) for the Deferred Annuity Plans must fulfill the First Year Premium requirement for the basic plan as specified above.
  - (ii) the proposed Policy Owner or proposed Insured must be a Selected Customer as mentioned above^ (as the case may be) (only applicable to the relevant item(s) for Selected Customers);
  - (iii) the application form(s) must be duly completed and signed during the 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 7 October 2022 (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 Deferred Annuity Plans must fall within the Promotion Period;
  - (vi) the initial premium must be settled on or before 31 October 2022; and
  - (vii) the application(s) must be accepted by BOC Life.

Policy(ies) that fulfill the above-mentioned requirements (i) to (vii) is / are known as “Eligible Policy(ies)”

^ Selected Customers includes:

The proposed Policy Owner or proposed Insured is:

- (1) an existing or newly registered Payroll Service customer of BOCHK and / or
- (2) an existing or new tax loan customer of BOCHK; and / or
- (3) an existing or newly registered Wealth Management Customer of BOCHK; and / or
- (4) an existing or new customer of BOC Credit Card

The proposed Policy Owner(s) or proposed Insured who fulfill(s) any of the above-mentioned requirements (1) to (4) will be considered as “Selected Customers”, whilst Selected Customer(s) who is / are either proposed Policy Owner(s) or proposed Insured under the relevant policy may be entitled to the first year premium discount.

- (viii) For prepayment cases, premium discount is only applicable to the First Year Premium. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
- (ix) 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.
- (x) 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).
- (xi) 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.
- (xii) The Eligible Policy(ies) must be in force and the Guaranteed Monthly Annuity Income amount, 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.

- (xiii) In case the Eligible Policy is lapsed or surrendered before any premium for the second (2nd) policy year is duly paid, the premium discounted amount will be deducted from the refunded value to the Policy Owner. For the avoidance of doubt, any prepaid premium in Premium Deposit Account will not be taken as premium paid for the second (2nd) policy year until it is deducted from the Premium Deposit Account when due.
- (xiv) In case the Policy Owner reduces the Guaranteed Monthly Annuity Income amount of the Eligible Policy, the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer.
- (xv) The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- (xvi) 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.
- (xvii) Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- (xviii) 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.
- (xix) In case of any dispute, the decision of BOC Life shall be final.
- (xx) This material is only related to the Offer. For details of the Plan, please refer to the relevant product brochure, benefit illustration and provisions.
- (xxi) Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
- (xxii) The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the law of the Hong Kong Special Administrative Region.

#### **(8) “Financial Needs Analysis” (“FNA”) Promotion**

- a. From 1 July 2022 to 30 July 2022 (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, will receive a gift “24K gold plated Golden ornament” or “shopping coupon”. Each customer can enjoy above gift once. Regardless of how many times Eligible Customer completes FNA during the Promotion Period, he/she can only enjoy one gift.
- b. 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).
- c. BOCHK reserves the right to terminate, suspend or amend the promotion terms and conditions at any time at its sole discretion without prior notice.
- d. 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.



- e. 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.
- f. 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.
- g. BOCHK shall not be liable for any loss or damage or expiry of the Coupon and shall not reissue or replace any defaced/lost Coupon.
- h. The Coupons are limited and available on a first-come-first-serve basis while stock lasts. In case the Coupons are out of stock, BOCHK reserves the right to substitute the Coupons with another gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupons provided for this promotion.
- i. The Coupons cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the Coupons is subject to the terms as specified by the supplier.
- j. BOCHK is not the supplier of the Coupons. Any enquiry or complaint in respect of the Coupons should be directed to the relevant supplier. BOCHK gives no guarantee to the Coupons or the services of the supplier, or does not accept any liability arising

#### **(9) Premier Home Comprehensive Insurance Promotion**

- a. Promotion Period is from 28 June 2022 to 12 December 2022 (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 31 January 2023 ("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 12 December 2022 (late payment will not be accepted); and have their policies effective on or before 31 January 2023. 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](http://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. Other customer (means non Wealth Management 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 31 May 2023 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 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 is from 28 June 2022 to 12 December 2022 (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 31 January 2023 (“Voluntary Health Insurance Scheme Certified Plan Promotion Eligible Customer”), otherwise the offer will be forfeited.
- c. Successful enrolment via BOCHK 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 Standard Plan and Flexi Plan is offered by BOCG Insurance.
- g. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

## **(11) Securities**

### **11a. New Securities Account \$0 brokerage fee offer for buying and selling Hong Kong stocks / China A shares:**

- a. Promotion period is from 1 July 2022 until 30 September 2022 (both dates inclusive) (“Promotion Period”).
- b. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name securities account (including securities margin account but excluding family securities account)(“New Securities Account”) with Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period and do not have any single-name securities account with BOCHK within 6 months preceding the date of New Securities Account opening (“Eligible New Securities Customers”).
- c. Eligible New Securities Customers who open New Securities Account during Promotion Period are entitled to first 3-month brokerage fee reduction (“Brokerage Fee Reduction”) for each buying and selling 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 3 months starting from the date of New Securities Account opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- d. 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 and selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible New Securities Customers on or before 31 March 2023.



- e. 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 accounts.
- 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 and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- g. Eligible New Securities Customers should maintain valid New Securities Account, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

#### **11b. New US Securities Services \$0 brokerage fee offer for buying and selling US stocks**

- a. Promotion period is from 1 July 2022 until 30 September 2022 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name US securities services ("New US Securities Services") with BOCHK during Promotion Period and do not have any single-name US securities services with BOCHK within 6 months preceding the date of New US Securities Services opening ("Eligible New US Securities Customers").
- c. Eligible New US Securities Customers who open New US Securities Services during Promotion Period are entitled to first 3-month brokerage fee reduction ("Brokerage Fee Reduction") for each buying and selling 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 3 months starting from the date of New US Securities Services opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- d. 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 and selling transactions first. The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Securities Customers on or before 31 March 2023.
- e. 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 accounts.
- f. Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.
- g. Eligible New US Securities Customers should maintain valid New US Securities Services, relevant settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

#### **(12) Monthly Stocks Savings Plan**

##### **12a. Monthly Stocks Savings Plan transaction fee rebate offer**

- a. Promotion period is from 1 July 2022 until 30 September 2022 (both dates inclusive) ("Promotion Period").




- b. 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 Promotion Period, settle the first contribution payment successfully (including contribution payment settled via securities settlement accounts or BOC Credit Cards) on or before 10 October 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”).
- c. 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). The transaction fee rebate amount for the first 6 months will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 8th calendar month starting from the First Eligible Contribution; and the transaction fee rebate amount for the 7th to 12th month will be credited to the settlement account of Eligible Monthly Stocks Savings Customer within the 14th calendar month starting from the First Eligible Contribution. If an Eligible Monthly Stocks Savings Customer holds more than one settlement account, BOCHK has the discretion to credit the transaction fee rebate amount to any one of the securities settlement accounts.
- d. Eligible Monthly Stocks Savings Customer should maintain the Eligible Securities Accounts and the relevant settlement account at the time when the transaction fee rebate is credited, otherwise this offer will be forfeited.
- e. If an Eligible Monthly Stocks Savings Customer terminates the Monthly Stocks Savings Plan or is unable to make contribution within 12 months after making the First Eligible Contribution for any reason, this offer will be forfeited. The Eligible Monthly Stocks Savings Customer can still enjoy HK\$50 monthly transaction fee rebate before the offer is forfeited. However, if the customer sets up the Monthly Stocks Savings Plan again with the same Eligible Securities Account and make contribution within Promotion Period, he/she is not eligible for this offer again.
- f. Each Eligible Monthly Stocks Savings Customer can set up Monthly Stocks Savings Plans with more than one Eligible Securities Account. However, each Eligible Securities Account can enjoy up to HK\$600 transaction fee rebate only.

#### 12b. BOC Credit Card Gift Points

- a. If the Monthly Stocks Savings Plan contribution amount is paid by BOC Credit Card, the BOC Credit Card Gift Points will be calculated based on the number of consecutive months of contribution.

Consecutive Month(s) of Contribution	1 to 12 months	13 to 24 months	Over 24 months
Conversion Rate (HKD/RMB contribution amount: Credit Card Gift Points)	5:1	3:1	1:1

Upper Limit of Gift Points	A maximum of 10,000 BOC Credit Card Gift Points can be earned for each monthly contribution
----------------------------	---

- b. The above Gift Points Conversion Rate is subject to BOCHK's announcement from time to time.
- c. The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing  logo, while customers of Great Wall International Credit Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, Private Label Card, Intown Card, BOC Express Cash Card, and customers who have participated in the cash rebate plan are excluded. The Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of "BOC Credit Card Gift Point Catalogue".

### 12c. \$0 brokerage fee offer for selling odd lots

- a. This offer is only applicable to personal banking customers who maintain single-name securities account ("Eligible Customers") with BOCHK.
- b. This offer is not applicable to joint-name securities account.
- c. Eligible Customers who are buying odd lots listed on the HKEx and settled in HKD or RMB via NotALot of BOCHK Mobile Banking during Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking during Promotion Period, will be entitled to brokerage fee reduction for each selling transaction ("Brokerage Fee Reduction"). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- d. The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. Eligible Customers should pay the brokerage fee of selling transactions first. The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on or before 31 December 2022.
- e. If an Eligible Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- f. **Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- g. Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

## (13) Mortgage

### 13a. Digital Application Offer - Preferential interest rate and extra HK\$500 BoC Pay merchant e-Coupons reward

- a. Customers who successfully apply for the Bank of China (Hong Kong) Limited ("BOCHK") Mortgage loan via "Instant Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 July 2022 to 30 September 2022 (both dates inclusive, the "Promotion Period"); and i) if such mortgage loan is successfully drawn, ii) bind their BoC Pay with BOC UnionPay Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account ("BoC Pay") for receiving BoC Pay merchant e-Coupons, iii) plus complete any 2 of the following items: register for "Payroll Service"



\*open "Wealth Management" / "Enrich" Banking" service, enroll in "Premier Home Comprehensive Insurance", apply for BOCHK Credit Card or login to BOCHK Internet Banking / Mobile Banking successfully on or before 31 January 2023 (collectively named "Eligible Customers"), can enjoy the preferential interest rate and 5 BoC Pay merchant e-Coupons with value of HK\$100 each, in total HK\$500 BoC Pay Merchant e-Coupons (collectively named "Merchant e-Coupons").

\*Customers register for Payroll Service via any branches, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Promotion Period.

- b. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- c. The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.
- d. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- e. Each Eligible Customer can only receive the e-Coupon once within the Promotion Period on the basis of the redemption record by BOCHK.
- f. The Merchant e-Coupons will be distributed to the BoC Pay account of the Eligible Customers on or before 30 April 2023. The Merchant e-Coupons will be stored in the BoC Pay account of the Eligible Customers (choose "Coupons" > "My Coupons").
- g. BOCHK and/or BOC Credit Card (International) Ltd (the "Card Company") will not redistribute nor accept any liabilities if Eligible Customers failed to install and/or bind the BoC Pay Mobile Application with a BOC UnionPay Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account, resulting in the inability to receive or use the Merchant e-Coupons during the entire Promotion Period and at the time the BoC Pay Merchant e-Coupons are being awarded.
- h. The Eligible Customers can get a HK\$100 instant discount with the e-Coupon at the designated merchants' physical shops in Hong Kong upon single net spending of HK\$101 or above by scanning the QR code on the Merchant e-Coupon, with the transaction being made via UnionPay network. For details on the usage of Merchant e-Coupons, please enquire designated merchants' staff.
- i. Each BoC Pay Merchant e-Coupon is valid for 6 months upon distribution. Eligible Customers must use the Merchant e-Coupons on or before the Merchant e-Coupons expiry date which is shown on each Merchant e-Coupon. Only 1 Merchant e-Coupon can be applied in each transaction. Eligible Customers must state the intention to pay with BoC Pay and click to use the Merchant e-Coupons before payment.
- j. Each Merchant e-Coupon can only be used once only and cannot be refunded, transferred, resold, or redeemed for cash or other gift items. Merchant e-Coupons can only be used to offset retail spending and cannot be used to offset any cash advances, finances charges or outstanding balance incurred.
- k. The Merchant e-Coupons will be invalid immediately once used. In case of refund and/or return, only the amount paid by the customers will be returned, excluding the amount of Merchant e-Coupons.
- l. Eligible Customers must still hold a valid mortgage account when BOCHK distributing the Merchant e-Coupons, otherwise the Merchant e-Coupons will be forfeited.





- m. The Merchant e-Coupons are provided by UnionPay International Co., Ltd. (the "UnionPay International"). Use of Merchant e-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
- n. Customers are responsible for the data charges of using and/or downloading the BoC Pay Mobile Application imposed by their service providers.
- o. Please download the BoC Pay Mobile Application from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, and Huawei AppGallery or BOCHK website. By using the BOCHK Mobile Application, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policies posted on the BOCHK Mobile Application and which may be updated by BOCHK from time to time. For more details, please refer to Menu>Settings>About>Related Terms & Conditions>Terms and Conditions for BoC Pay. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are the trademarks of Apple Inc., registered in US and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
- p. BOCHK and/or the Card Company and/or Union Pay International are not the providers of the goods and services of the Designated Merchants. Any enquiries or disputes relating to the good and the services should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or Union Pay International accept no liabilities for the quality of or any other matters relating to the goods, food, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, food, products and services.
- q. Merchant e-Coupons are limited and available while stock lasts. In case the Merchant e-Coupons are out of stock or unavailable, BOCHK and/or the Card Company reserve the right to substitute the Merchant e-Coupons with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Merchant e-Coupons provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.
- r. BOCHK will not send out any notification, reissue and be liable to the Eligible Customers who fail to register successfully due to wrong information input.

#### **Mortgage loan cash rebate reward**

- a. Customers who apply for the BOCHK mortgage loan during the period from 1 July 2022 to 30 September 2022 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 January 2023, he/she is entitled to the cash rebate. The cash rebate amount shall be subject to BOCHK's final approval. The cash rebate is subject to terms and conditions. Please contact BOCHK staff for details of the cash rebate.
- b. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- c. BOCHK will credit the cash rebate to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.





### **Digital Application Offer - Important notes for Premier Home Comprehensive Insurance**

- a. The Premier Home Comprehensive Insurance Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- b. The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- c. Bank of China (Hong Kong) Limited ("BOCHK") is an appointed insurance agency of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not BOCHK.
- d. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.
- e. BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- f. BOCG Insurance reserves the right to accept or decline any application for the Plan based on the information provided by the insured and applicant at the time of application.
- g. BOCG Insurance reserves the right to amend or withhold any terms and conditions without prior notice. In case of any disputes, BOCG Insurance's decision shall be final.
- h. The plan is governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.
- i. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff of BOCHK or visit BOCHK website ([www.bochk.com](http://www.bochk.com)).
- j. The terms and conditions of this promotional material are applicable within Hong Kong Special Administrative Region ("HKSAR") only. The relevant insurance product is only distributed in HKSAR.

### **13b. Extra HK\$500 "Mortgage Service" Offer:**

- a. The promotion period is from 1 July 2022 to 30 September 2022 (both dates inclusive) ("promotion period").
- b. Customers who successfully apply for Bank of China (Hong Kong) Limited ("BOCHK") Mortgage Loan, Payroll\* and use the Integrated Account Service during the promotion period; and drawdown the mortgage loan on or before 31 January 2023 (collectively named "Eligible Mortgage Customers"), can enjoy HK\$500 extra Cash Reward of mortgage service ("Mortgage Offer").

\*It's subject to terms and conditions, please refer to point 2a Terms of Payroll Service and point 1.5 *Wealth Management* Service for details.

- c. Eligible Customers of Payroll Service must provide the designated promotion code "GEN2022Q3" 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.
- d. **The offer is only applicable to "Wealth Management" customers who successfully drawdown the mortgage loan on or before 31 January 2023, the records of the BOCHK system shall prevail.**
- e. **The Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.**
- f. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- g. In the case of a joint mortgage account, at least one of the account holders must be an eligible customer of Payroll Service, that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
- h. In the case of a joint mortgage account, the account holder will be regarded as an Eligible Mortgage Customer. Only one of the account holders can enjoy the Mortgage Offer. BOCHK reserves the right to make the final decision to distribute the Mortgage Offer to one of the account holders.
- i. In the case of a joint mortgage account, which has more than one Eligible Customer of Payroll Service, the account can only enjoy the Mortgage Offer once.
- j. Cash Reward of Mortgage Offer will be credited to the designated mortgage repayment account on or before 30 April 2023.
- k. In case the Cash Reward are out of stock, BOCHK reserves the right to substitute the Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
- l. The Eligible Mortgage Customers must still hold a valid mortgage and payroll accounts and when BOCHK sending out the Cash Reward, otherwise the Cash Reward will be forfeited.
- m. The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.

## **(14) Credit Card**

### **14a. Wealth Management Visa Infinite Card Welcome Offer Terms and Conditions**

The promotional offers are subject to terms and conditions, for *Wealth Management* Visa Infinite Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/vi](http://www.bochk.com/s/a/vi) for more updated information or contact the branch staff of BOCHK.