

# Sculpt your own financial life with wealth accumulation

## Enjoy welcome offers of up to HK\$64,800 <sup>(a)</sup>!

Manage your finances conveniently via Mobile Banking whenever and wherever you are or by our professionals with personalized financial solutions. You can enjoy not only our hassle-free services but also a comprehensive range of welcome offers, helping you get a head start on financial planning and grow your wealth!

### Welcome Offers



Total Relationship Balance Growth Reward<sup>(1)</sup>  
up to **HK\$12,000**



New customers apply *Wealth Management Visa Infinite Card*<sup>(2a)</sup> successfully can enjoy welcome offer up to **HK\$900 Cash Rebate**<sup>(b)</sup>



New customers apply BOC Dual Currency Card<sup>(2b)</sup> successfully can enjoy welcome offer up to **HK\$400 Cash Rebate**<sup>(b)</sup>



New customers apply “BOC Chill Card”<sup>(2c)</sup> successfully can enjoy welcome offer up to **HK\$600 Cash Rebate**<sup>(b)</sup>



Newly take up or upgrade to *Private Wealth* and *Wealth Management* service can enjoy “Preferential RMB Time Deposit” interest rate up to **11% p.a.** and **20 pips** exchange offer for buying RMB<sup>(3)</sup>



Exclusive Privileges for New Payroll Customers up to **HK\$12,800** and up to **HK\$3,500** Tax Season Loan Cash Rebate<sup>(4)</sup>



Designated Investment Products Transaction Rewards up to **HK\$40,000**<sup>(c)</sup>



Referral Program: enjoy **HK\$2,388**<sup>(12)</sup> for each successful *Private Wealth* Referral, “*Enrich Banking*” and “*i-Free Banking*” can enjoy “Refer Friends” offer up to **HK\$850**<sup>(11)</sup>

(a) Total rewards of HK\$64,800 including “Total Relationship Balance Growth Reward” up to HK\$12,000 free spending credit; up to HK\$12,800 Payroll Service Welcome Rewards and Designated Investment Products Transaction Rewards up to HK\$40,000.

(b) Promotion period: from now until 31 December 2022. Applicable to customer who has not cancelled or holding any BOCHK credit card within 12 months from the application and bounded with terms and conditions.

(c) Assuming that the customer fulfills the above-mentioned requirements and submits a new fund-in amount of HK\$24,000,000. The amount of rewards received by the customer may vary depending on the customer’s actual new fund-in amount and investment strategies. Designated products include but are not limited to Funds or Equity Linked Investment Products or Third Party Structure Note linked to Equity or Bonds. Please refer to below Designated Investment Products Transaction Rewards for relevant offers and details.

### Account Opening Offers via Mobile Banking

Customers who open an account<sup>(d)</sup> during the promotion period and fulfill the relevant requirements via Bank of China (Hong Kong) Limited (“BOCHK”) Mobile App can enjoy the following welcome rewards:



“Mobile Account Opening Time Deposit”  
1-month HKD Time Deposit at 4.8% p.a.<sup>(5)</sup>



Mobile Banking Foreign Exchange Welcome Rewards<sup>(6)</sup> of HK\$200

(d) Not applicable by using mobile scanning on “QR Account Opening” Service at branch.

## Total Relationship Balance Growth Reward<sup>(1)</sup>

Customers who have newly taken up or upgraded to *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking Service*<sup>ii</sup> of Bank of China (Hong Kong) Limited during the promotion period<sup>i</sup>, can enjoy **up to HK\$12,000 Free Spending Credit** upon fulfillment of all the requirements below:

1. Until 31 December 2022, customer has to maintain:
  - A valid BOCHK Mobile Banking account; and
  - A valid BoC Pay account; and
  - A valid “Questionnaire on Investment Preference” or complete “Financial Needs Analysis”
2. Achieve the following designated amount of “Total Relationship Balance” growth<sup>iii</sup> in the next month after successful designated account opening / upgrading, **and maintain the designated amount of “Total Relationship Balance” growth for the subsequent 3 months upon the successful designated account opening / upgrading month<sup>iv</sup>.**

## Credit Card<sup>(2)</sup>

### Credit Card

- New customers who apply successfully for a *Wealth Management Visa Infinite Card*<sup>(2a)</sup> will be entitled to Welcome Offer **up to HK\$900 Cash Rebate** (Applicable to new customers whose application is made via online application channel and fulfill designated spending requirements)<sup>v</sup>.
- New customers who apply successfully for a BOC Dual Currency Card<sup>(2b)</sup> will be entitled to Welcome Offer **up to HK\$400 Cash Rebate**, including 10% Cash Rebate for Mobile Payments (up to HK\$300 Cash Rebate) and extra **HK\$100 Cash Rebate** for application through online platform<sup>v</sup>.
- New customers who successfully applied for a “BOC Chill Card”<sup>vi,(2c)</sup> can enjoy welcome offer up to **HK\$600 rebate**, including 10% Cash Rebate for Mobile Payments (up to HK\$500 Cash Rebate) and extra **HK\$100 Cash Rebate** for application through online platform.

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

## Savings

### Newly take up or upgrade to *Private Wealth and Wealth Management service* - Designated “**Preferential RMB Time Deposit**” and **RMB Exchange Offer**<sup>(3)</sup>

Place a time deposit - “Preferential RMB Time Deposit” with conversion of funds of equivalent HK\$50,000 or above can enjoy the following preferential deposit interest rates (p.a.) and exchange offer:




Tenor	Preferential RMB time deposit interest rate (p.a.)	Exchange Offer
7-day	<b>11%</b>	<b>20 pips</b> (only applicable to customers buying RMB)
1-month	<b>3.8%</b>	

Reminder: The above offer is limited, first come first served and available while quota lasts.

## Payroll

### Payroll Service Welcome Rewards<sup>(4)</sup>

Enjoy **up to HK\$12,800 Exclusive Rewards** and **up to HK\$3,500 Tax Season Loan Cash Rebate** and so on upon successful registration and use of Payroll Service!

Integrated Account Services	Total Relationship Balance Growth Amount Comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of September 2022	Total Relationship Balance Reward <sup>(1)</sup>	Payroll Service Privileges		
			Securities Brokerage Fee Offer	Exclusive Rewards	Monthly Savings Plan Privileges
 PRIVATE WEALTH 私人財富	HK\$8,000,000 or more	HK\$12,000	<b>6-months unlimited \$0 brokerage fee offer for New/Existing Securities Account</b> In buying/selling HK stocks, China A shares or US stocks <sup>#(4d),(4e)</sup>	<b>New Payroll Customers Exclusive – BOC Express Cash APR low as 1.68%<sup>iv,AA</sup>. Tax Season Loan - up to HK\$3,500 Cash Rebate or Balance Transfer – up to HK\$10,000 Cash Rebate<sup>(4f),(4g)</sup></b>  <b>Up to HK\$500 Mortgage Service* Reward<sup>(10b),xiv</sup></b>  <b>Up to HK\$2,300<sup>(4b)</sup> Reward of Foreign Currency Exchange and HK\$200 of Foreign Exchange Welcome Reward<sup>(6)</sup></b>	<b>Transaction fee reduction for Monthly Stocks Savings Plan<sup>##,(7f)</sup></b>  <b>0.01% subscription fee offer for Monthly Funds Savings Plan<sup>^,(4c)</sup></b>
 中銀理財 Wealth Management	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			
 智富理財 ENRICH	HK\$500,000 - below HK\$1,000,000	HK\$300			
	HK\$200,000 - below HK\$500,000	HK\$150			
	HK\$100,000 - below HK\$200,000	HK\$100			

<sup>#</sup> New Securities Account can enjoy first 6 months \$0 brokerage fee. Existing Securities Account can enjoy \$0 brokerage fee from 1 January 2023 to 30 June 2023.

<sup>AA</sup> Exclusive BOC Express Cash Instalment Loan Reward for new Payroll Customer is only applicable to personal account with the fulfillment of designated terms and conditions of Payroll Service. For details, please refer to Payroll Service Terms and Conditions.

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

<sup>+</sup> “Private Wealth” / “Wealth Management” customers who successfully apply for BOCHK Mortgage Loan, Payroll and take up the Integrated Account Service during the promotion period; and drawdown the mortgage loan successfully (collectively named “Eligible Mortgage Customers”), can enjoy HK\$500 extra Cash Reward of mortgage service, the promotion period is from 1 October 2022 to 31 December 2022 (loan drawdown date: on or before 30 April 2023).

<sup>##</sup> Apply to newly set up Monthly Stocks Savings Plan.

<sup>^</sup> This offer is only applicable for setting up a new “Monthly Funds Savings Plan” via Internet Banking or BOCHK Branches (except for Fidelity Investment Funds, and the maximum monthly contribution amount is HK\$50,000).

## Investment

### Designated Investment Products Transaction Rewards

Transactions of below Designated Investment Products Rewards of **up to HK\$40,000<sup>(c)</sup>**.

#### Fund / Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds<sup>(7)</sup>

- Cash reward of subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity / Bonds **up to HK\$30,000** (For each investment product)<sup>(7a)</sup> (Customers should have registered to use the e-Statements / e-Advices of investment products).
- Existing investment fund customers\* can enjoy the following offers by making investment fund subscription / switching transactions via BOCHK Mobile Banking<sup>^</sup>, Internet Banking or branches during the promotion period<sup>(7b)</sup>:
  - 0% subscription fee** on the first investment fund transaction, and the cap of subscription amount entitled to this offer is HK\$1,000,000 (or equivalent);
  - 0% switching fee** on the first two investment fund switching transactions.
- New investment fund customers<sup>#</sup> can enjoy **0% subscription fee** on the first investment fund subscription made via BOCHK Mobile Banking<sup>^</sup>, Internet Banking or Branches, and there is no cap on the subscription amount of this offer<sup>(7c)</sup>
- Customers can enjoy **0% subscription fee** without a subscription amount cap on the first investment fund subscription made via “Smart Invest”<sup>vii</sup> during the promotion period<sup>(7i)</sup>.
- Promotion period: From 3 October 2022 to 31 December 2022 (both dates inclusive).

\* Existing investment fund customers mean those customers who have investment fund holdings or made investment fund transactions between October 2021 to September 2022.

<sup>^</sup> Not applicable to investment fund transactions made via “Smart Invest”.

<sup>#</sup> 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 October 2021 to September 2022), or ii) BOCHK customers who opened their investment fund accounts on or after 3 October 2022.

#### “Fund Transfer-In” up to HK\$10,000 rebate<sup>(7i)</sup>

- Eligible Customers who transfer-in an accumulated amount of investment funds of every **HK\$200,000** (or equivalent) will be eligible to receive **HK\$500 cash rebate**. The maximum amount of the Transfer-In Rebate is **HK\$10,000**.
- Promotion period: From 1 November 2022 to 31 December 2022 (both dates inclusive).

### Securities

- New Securities customers can enjoy the **first 3-month unlimited \$0 brokerage offer for buying and selling Hong Kong stocks, China A shares<sup>(7d)</sup> or US stocks<sup>(7e)</sup>**.
- Set up new Monthly Stocks Savings Plan to enjoy first 12-month **transaction fee reduction up to HK\$600<sup>(7f)</sup>**. Flexibility to settle the contribution payment by **BOC Credit Card to earn Credit Card gift points<sup>(7g)</sup>**.
- HK\$0 brokerage fee offer** for selling odd lots<sup>(7h)</sup>.
- New to payroll customers enjoy **first 6-month \$0 brokerage fee offer** for buying and selling Hong Kong Stocks, China A shares or US stocks<sup>(4d)</sup>



## Mobile Banking

### Mobile Account Opening Time Deposit<sup>(5)</sup>

- During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application<sup>(6)</sup>, and place a 1-month HKD Time Deposit “Mobile Account Opening Time Deposit” via BOCHK Mobile Banking with promotion code “BBANEWHKD”, can enjoy preferential interest rate **up to 4.8% p.a.**
- Promotion period: From 1 October 2022 until 31 December 2022

(f) Not applicable by using mobile scanning on “QR Account Opening” Service at branch.

Reminder: The above offer is limited, first come first served and available while quota lasts. The above annual interest rate of preferential time deposit published on 1 October 2022 is for reference only. Customers may check the latest time deposit rates with BOCHK staff.

### Foreign Exchange Welcome Rewards<sup>(6)</sup>

- New FX customers accumulate FX transactions of HK\$50,000 or more can enjoy **HK\$200** welcome rewards<sup>viii</sup>.



## Private Wealth Referral Program<sup>(12)</sup>

- Enjoy Referral Rewards of **HK\$2,388** BOC Credit Card Free Spending Credit every time you have successfully referred a family or friend to join *Private Wealth* during the promotion period<sup>i</sup>
- The more you refer, the more you earn!

Referrer	Requirement	At the time of referral, the Referrer should have taken up <i>Private Wealth</i> , <i>Wealth Management</i> , <i>Enrich Banking</i> , <i>i-Free Banking</i> service or Private Banking service with BOCHK
	Reward	The eligible Referrer can enjoy referral rewards of <b>HK\$2,388</b> BOC Credit Card Free Spending Credit
Referee	Newly take up <i>Private Wealth</i> service	Achieve the Total Relationship Balance of HK\$8,000,000 or above <sup>iii</sup> in the next month after the successful <i>Private Wealth</i> account opening, and maintain for the subsequent 3 months upon the successful account opening month <sup>iv</sup>
	Upgrade to <i>Private Wealth</i> service	Achieve the Total Relationship Balance of HK\$8,000,000 or above <sup>iii</sup> & the Total Relationship Balance growth amount at HK\$3,000,000 or above in the next month after successful <i>Private Wealth</i> account upgrading, and maintain for the subsequent 3 months upon the successful account upgrading month <sup>iv</sup>





## Welcome Offer and “Refer Friends” Offer for 18-35 *Enrich* / *i-Free* Customers<sup>(11)</sup>

### Total Relationship Balance Growth Reward

Customers who have newly taken up or upgraded to *Enrich* / *i-Free* Banking Service<sup>ii</sup> during the promotion period<sup>i</sup>, can enjoy **up to HK\$300 Free Spending Credit** upon fulfillment of all the requirements below:

- Until 31 December 2022, customer has to maintain:
  - A valid BOCHK Mobile Banking account; and
  - A valid BoC Pay account; and
  - A valid “Questionnaire on Investment Preference” or complete “Financial Needs Analysis”
- Achieve the following designated amount of “Total Relationship Balance” growth<sup>iii</sup> in the next month after successful designated account opening / upgrading, **and maintain the designated amount of “Total Relationship Balance” growth for the subsequent 3 months upon the successful designated account opening / upgrading month<sup>iv</sup>.**

Integrated Account Services	Total Relationship Balance Growth Amount Comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of September 2022	Total Relationship Balance Reward <sup>(1)</sup>
	HK\$500,000 – below HK\$1,000,000	HK\$300
	HK\$200,000 – below HK\$500,000	HK\$150
	HK\$100,000 – below HK\$200,000	HK\$100

## Mobile Account Opening Extra Reward

Customer who opens an account successfully via BOCHK Mobile Banking Application (excluding “QR Account Opening Service” at branch) during the promotion period and fulfill all requirements below can enjoy **up to HK\$100 cash rebate** (“Cash Rebate”)

1. Do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 1 November 2022; and
2. Aged 18 to 35 on the account opening day (aged 18 and 35 inclusive)
3. Within the Promotion Period, fulfill one of the below items to enjoy HK\$50 cash rebate; fulfill three of the below items to enjoy HK\$100 cash rebate:
  - Register BOCHK Payroll Account (“Payroll Service”)
  - Transact an “Eligible Online or Mobile Spending” by paying with BOCHK account / BOCHK Credit Card (For details, please refer to 11b(iii) of this terms and conditions)
  - Open new securities account
  - Successful application of BOC Chill Card

Promotion period: 1 November 2022 – 31 December 2022

Reminder: quota for this Promotion is 1,000, first come first served and available while the quota lasts

## “Refer Friends” Reward

- The Promotion shall be applicable to customers of “*Enrich Banking*” and “*i-Free Banking*” of Bank of China (Hong Kong) Limited (“Selected Customers”).
- The Referee must input the Invitation Code of referrer when opening a new banking account through BOCHK Mobile Banking during the promotion period, can enjoy up to **HK\$850** Free Spending Credit.
- Promotion period: From 1 November 2022 to 31 December 2022 (both dates inclusive)

Reminder: Quota for this Promotion is 8,000 successful referral, first come first served and available while quota lasts

Eligible Referrer refers first 5 referees successfully	“Refer Friends” Reward (per person) (BOCHK Credit Card Free Spending Credit)
First Referral	HK\$150
Second Referral	HK\$150
Third Referral	HK\$150
Fourth Referral	HK\$200
Fifth Referral	HK\$200

## Other Offers

### Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking can enjoy up to **HK\$1,800** rewards<sup>(8),ix</sup>.
- Integrated Banking Service customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount\*.
- **Up to HK\$2,300**<sup>(4b)</sup> exclusive rewards of Foreign Exchange via Mobile Banking for new to payroll customers.

### Protection

#### Life Insurance - underwritten by BOC Group Life Assurance Company Limited (“BOC Life”)

- Enjoy a discount of **up to 20% off** for your first year premium<sup>(9a),xi</sup> when customers enroll in BOC Life Deferred Annuity (Lifetime) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) that may also provide a tax deduction<sup>xii</sup>. You may also enjoy the first year premium discount from other designated life insurance plan, please contact BOCHK branch staff for details.
- From now until 31 December 2022 (“Promotion Period”)<sup>(9b)a</sup>, upon successful application the designated insurance plans<sup>(9b)a,b,c</sup> underwritten by BOC Life and becoming an advanced member of “Live Young” Rewards Program (“Live Young”), you may earn an **Extra 3,000 Bio Age Points** (“Reward Points”)<sup>(9b)d,e</sup> (the “Offer”).

For details, please contact BOCHK branch staff.

BOCHK is the appointed agency of BOC Life for distribution of life insurance products. The life insurance products are products of BOC Life but not BOCHK.

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 the Life Insurance Plans should be resolved between directly BOC Life and the customer.



## General Insurance<sup>(9c),(9d)</sup> - underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”)

- Customers can enjoy **up to 25% off** premium discount and **up to HK\$150 shopping coupon** upon successful enrolment in Universal Smart Travel Insurance Plan via designated online channels (Limited stock on first-come first-served basis).
- Customers can **enjoy up to 25% off** premium discount for the first year premium upon successful enrolment in Smart Domestic Helper Insurance Plan via BOCHK Mobile Banking.
- Promotion Period: From 1 October 2022 to 12 December 2022 (both dates inclusive)

BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the General Insurance Plans. The General Insurance Plans are products of BOCG Insurance but not BOCHK.

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 the General Insurance Plans should be resolved directly between BOCG Insurance and the customer.

## Mortgage and Loan

### Mortgage<sup>(10)</sup>

- Customers apply loan of Residential Property via digital application, 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, plus complete any 2 of the following items<sup>xiii</sup>, can enjoy the preferential interest rate and **HK\$400 BoC Pay Merchant e-Coupons** in total<sup>(10a)</sup>.
- Promotion period: From 1 October 2022 to 31 December 2022 (loan drawdown date: on or before 30 April 2023)

Reminder: Please contact BOCHK branch staff for the details of latest preferential interest rate, cash rebate and reward.

### Loan

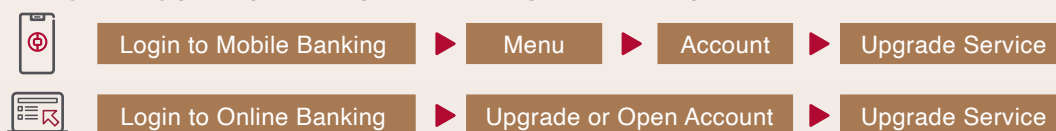
- Early Bird Offer with **up to HK\$1,000 Cash Rebate** to eligible customers who apply BOC Express Cash – Tax Season Loan on or before 30 November.
- Payroll customers apply BOC Express Cash – Tax Season Loan or Balance Transfer can enjoy Annualized Percentage Rate **as low as 1.68%<sup>xv</sup>** and **up to HK\$10,000 Cash Rebate<sup>(4g)</sup>**.
- Promotion Period: From now till 31 December 2022 (loan drawdown date: on or before 31 January, 2023)

### Act Now!

Promotion Hotline (852) 3669 3911 | [www.bochk.com](http://www.bochk.com)

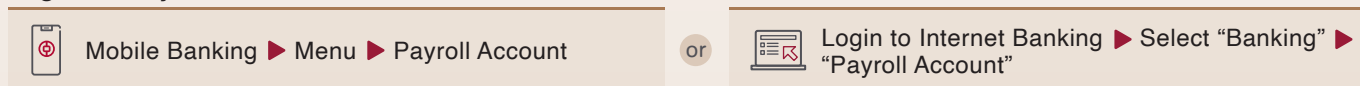
**BOCHK Mobile  
Banking Account  
Opening Details**

### Set up and upgrade your Integrated Banking Services Anytime!

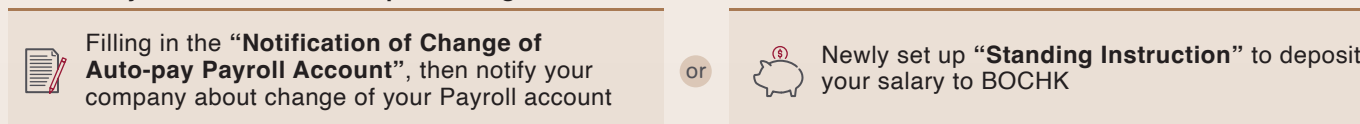


It is necessary to maintain the "Total Relationship Balance" up to designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services. For details, please refer to Terms and Conditions.

### Register “Payroll Service” Promotion



### Switch Payroll Account or set up Standing Instruction



Terms and Conditions apply, please refer to relevant Terms below for details.

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

Foreign Currency Trading/ RMB Trading and Investment involves risks. The above products, services and offers are subject to terms and conditions. Please scan the below QR code to download and save a backup of terms and conditions for reference. You may also download and save the terms and conditions within 30 days after the end date of the promotion period.

The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid ° (Excluding the right to execute during cooling off period)

## Certification by the Insurance Authority:

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

## Remarks:

- i. Promotion period is from 1 October 2022 to 31 December 2022 (both dates inclusive) ("the Promotion Period")
- ii. Customers who have not taken up or cancelled Bank of China (Hong Kong) Limited ("BOCHK") *Private Wealth* or *Wealth Management* or *Enrich Banking* or *i-Free Banking* service ("Integrated Account Services") in the past 6 months prior to 1 October 2022.
- iii. Customers are required to achieve the designated Total Relationship Balance Growth, i.e. comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month with their Total Relationship Balance of September 2022.
- iv. Customers are required to maintain the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.
- v. *Wealth Management* Visa Infinite Card's Welcome Offer up to HK\$900 Cash Rebate or BOC Dual Currency Card's Welcome Offer up to HK\$400 Cash Rebate is only applicable to new main card applicants whose application is made via online application channel and fulfill designated spending requirements, and who have not cancelled any BOC credit card or were once cardholders in the 12 months prior to the date of application. The promotional offers are subject to terms and conditions, please refer to *Wealth Management* Visa Infinite Card website [www.bochk.com/s/a/vi](http://www.bochk.com/s/a/vi) or BOC Dual Currency Card website [www.bochk.com/s/a/gba](http://www.bochk.com/s/a/gba) or other relevant promotion materials for details.
- vi. BOC Chill Card's New Customer's Welcome Offer up to HK\$600 Cash Rebate is only applicable to new main card applicants whose application is submitted via online application channel and fulfill designated spending requirements, and who have not cancelled any BOC credit card or were once cardholders in the 12 months prior to the date of application. The promotional offers are subject to terms and conditions, for details please refer to [www.bochk.com/s/a/chill\\_en](http://www.bochk.com/s/a/chill_en) or other relevant promotion materials.
- vii. For "Smart Invest" detail, please enter [www.bochk.com](http://www.bochk.com) (Path: Investment -> Fund -> Click "Enjoy easy fund subscription and 0% subscription fee via PlanAhead/ "Smart Invest" Plus") or enter the link [https://www.bochk.com/dam/investment/fund/smartinvest\\_e.html](https://www.bochk.com/dam/investment/fund/smartinvest_e.html).
- viii. This "Foreign Exchange Welcome Rewards" is only applicable to the "Integrated Banking Services Customers" who did not have foreign exchange transaction via BOCHK Mobile Banking (including buy or sell of any foreign currencies available in BOCHK) from 1 April 2022 to 30 September 2022.
- ix. 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 during the Promotion Period, will be entitled to up to HK\$1,800 rewards.
- x. Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking, Manned Phone Banking Services and Phone Banking, can enjoy the following exchange discount offer. This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

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

- xi. First Year Premium Discount is subject to the terms and conditions. The premium amount deducted from First Year Premium Discount will not be considered as premium paid and is not eligible for tax deduction.
- xii. There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment. Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA [www.ia.org.hk](http://www.ia.org.hk)
- xiii. Mortgage promotion designated transactions include: Register for "Payroll Service", Open *Wealth Management / Enrich Banking* service, enroll in Premier Home Comprehensive Insurance, apply for BOCHK Credit Card or successfully login to BOCHK Internet Banking / Mobile Banking.
- xiv. The offer is only applicable to *Private Wealth / Wealth Management* customers who successfully drawdown the mortgage loan on or before 30 April 2023, the records of the BOCHK system shall prevail. Eligible Customers of Payroll Service must provide the designated promotion code "GEN2022Q4" 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.
- xv. 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 – Tax Season Loan/ BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

## General Terms and Risk Disclosure

## Terms and Conditions of the promotion offers



For relevant details, please scan the above QR codes.

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