

# Celebrate the prosperous Year of the Rabbit with us

## Enjoy Welcome Rewards up to HK\$79,000<sup>(a)</sup>

BOCHK will be your financial partner to plan and grow your wealth with you in the new year. Join our Integrated Banking Services to enjoy exclusive welcome rewards!

### Welcome Offers



Total Relationship  
Balance Growth  
Reward<sup>(1)</sup>  
up to HK\$12,888



**Celebrate the New Year with Family Banking Rewards!**  
Newly take up / upgrade to *Wealth Management*<sup>(b)</sup>,  
and open account for your kid to get **Miffy bedding set & pillow**,  
as well as **Lucky Money Reward of HK\$100**<sup>(13)</sup>



Exclusive for New *Private Wealth* or  
*Wealth Management* Customers:  
"100-day HKD Savings Deposits Offer"  
Preferential interest rate  
up to **2.38% p.a.**<sup>(3)</sup>



Welcome offer for new customer who successfully apply  
*Wealth Management Visa Infinite Card*<sup>(2a)</sup> **HK\$800 Cash Rebate**<sup>(c)</sup>  
"BOC Chill Card"<sup>(2c)</sup> **HK\$500 Cash Rebate**<sup>(c)</sup>  
BOC Dual Currency Card<sup>(2b)</sup> **up to HK\$300 Cash Rebate**<sup>(c)</sup>



Exclusive Privileges for New Payroll  
Customers: **HK\$300** Payroll  
Mobile Reward and up to **HK\$26,788**  
Exclusive Product Offers<sup>(4)</sup>



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



Referral Program: **up to HK\$3,388**<sup>(12)</sup> for  
each successful *Private Wealth* Referral;  
"*Wealth Management*", "*Enrich Banking*"  
and "*i-Free Banking*" can enjoy  
"Refer Friends" offer up to **HK\$2,850**<sup>(11)</sup>

(a) Total rewards of HK\$79,676 including "Total Relationship Balance Growth Reward" up to HK\$12,888 free spending credit; up to HK\$26,788 Payroll Service Welcome Rewards and Designated Investment Products Transaction Rewards up to HK\$40,000.

(b) Applicable to *Wealth Management* or above.

(c) Promotion period: from now until 31 December 2023. 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.

(d) 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 Corporate Bonds. Third Party Structured Note Linked to Equity and Corporate Bonds are only for "*Private Wealth*" Professional Investor customer. 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>(e)</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\$100

(e) 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\$12,888 Free Spending Credit** upon fulfillment of all the requirements below:


- Until 31 March 2023, customer has to maintain:
  - A valid BOCHK Mobile Banking account; and
  - A valid "Questionnaire on Investment Preference" or complete "Financial Needs Analysis"
- Achieve the following designated amount of "Total Relationship Balance"<sup>iii</sup> growth 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>.**



New Year Family Banking Rewards<sup>(13)</sup>


### Kids' Reward

*Wealth Management*<sup>#</sup> customers open account for their kids at age of 17 or below from 3 January to 31 March 2023 ("Promotion Period") can enjoy **Lucky Money Reward of HK\$100** and one piece of **Miffy Bolster Pillow** by fulfilling requirements below.

Eligible Customer	New Year Family Banking Rewards	
1) Father / mother / guardian of their children below the age of 11 who newly open "Kiddie Sky Savings Account"	Deposit HK\$1,000 or above during promotion period and maintain until April 30, 2023	<b>Lucky Money Reward of HK\$100</b>
2) Customers at the age of 11 to 17 who have newly take up i-Free Banking service	Father/ mother / guardian of the newly open "Kiddie Sky Savings Account" / i-Free Banking service is <b>Wealth Management</b> <sup>#</sup> customer; and deposit HK\$3,000 or above during promotion period and maintain until April 30, 2023	<b>Lucky Money Reward of HK\$100</b> AND <b>one piece of Miffy Bolster Pillow</b> 

### Parents' Reward

*Wealth Management*<sup>#</sup> customers fulfil the requirement below can also enjoy one set of **Miffy Soft Cloth Bedding Set (Twin)**.

Eligible Customer	New Year Family Banking Rewards	
Kids of <i>Wealth Management</i> <sup>#</sup> customers successfully opened "Kiddie Sky Savings Account" / i-Free Banking service (age below 17) during Promotion Period	<b>Wealth Management</b> customers complete a Designated Transaction* of HKD1,000 or above; and maintain Total Relationship Balance Growth Amount at HKD1,000,000 or above until April 30, 2023	 <b>one set of Miffy Soft Cloth Bedding Set (Twin)</b>

During account opening of "Kiddie Sky Savings Account" / i-Free Banking service, "My Invitation Code" of *Wealth Management* customer must be inputted in "Referrer Invitation Code" field by BOCHK branch staff in order to receive the gift(s).

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

<sup>#</sup> Applicable to *Wealth Management* or above

\* Designated Transaction include transaction via BOCHK credit card or BoC Pay or transaction/ subscription of designated investment via Mobile Banking / Internet Banking. For details, please refer to terms and conditions.

Foreign Currency Trading / RMB Trading and Investment involves risks. The above products, services and offers are subject to terms and conditions.

## 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 **HK\$800 Cash Rebate** (Applicable to new customers who fulfill designated spending requirements)<sup>v</sup>.
- New customers who apply successfully applied for a *BOC Dual Currency Card*<sup>(2b)</sup> will be entitled to Welcome Offer **up to HK\$300 Cash Rebate**<sup>v</sup>.
- New customer who successfully applied for a “*BOC Chill Card*”<sup>vi, (2c)</sup> can enjoy welcome offer **HK\$500 Cash Rebate** (Applicable to new customers who fulfill designated spending requirements).

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

## Savings

### 100-day HKD Savings Deposits Offer<sup>(3a)</sup>

New *Private Wealth* or *Wealth Management* customers can enjoy preferential HKD savings deposits interest rate within first 100-day upon successful account opening:

Deposits Balance (HKD)	Interest Rate (p.a.)
Below HK\$200,000	<b>1.28%</b>
HK\$200,000 - below HK\$500,000	<b>1.88%</b>
HK\$500,000 or above	<b>2.38%</b>

Note : Interest is calculated on a daily basis and each account is counted separately.

### “Preferential RMB Time Deposit” and RMB Exchange Offer<sup>(3b)</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>3.5%</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 **HK\$300 Payroll Mobile Reward** and **up to HK\$26,788 Exclusive Product Offers** and so on upon successful registration and use of Payroll Service!

Complete Designated Item via Mobile Phone <sup>^, (4b)</sup>




**Register  
Payroll Service via  
Mobile Phone**


+



Buy or sell  
stocks




Foreign Currency  
Exchange




Placing Flexi-Time  
Deposit


=




**HK\$300 Payroll  
Mobile Reward**



Deferred  
annuity plan







Express Cash  
Instalment Loan



Credit card

^Successfully complete any one of the following items via the BOCHK mobile banking app: (1) Buy or sell stocks, (2) Foreign Currency Exchange, (3) Placing Flexi-Time Deposit, (4) Successfully enroll in a qualifying deferred annuity plan, (5) Successfully submit the application for BOC Express Cash Instalment Loan, (6) Successfully granted with designated credit card.

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 December 2022	Total Relationship Balance Reward <sup>(1)</sup>	Payroll Service Privileges		
			Securities Brokerage Fee Offer	Exclusive Rewards	Smart Invest
 PRIVATE WEALTH 私人財富	HK\$8,000,000 or more	HK\$12,888	New/Existing Securities Account buying and selling HK Stocks, A Shares and US Stocks <b>first 6 months \$0 brokerage fee offer</b> <small>^(4d),(4e)</small>	Payroll customers who apply BOC Express Cash Instalment Loan can enjoy APR as low as 1.68% <sup>^(4),**</sup> and <b>up to HK\$23,988</b> cash rebate <sup>^(4d)</sup>  <b>Up to HK\$2,300<sup>(4c)</sup></b> Reward of Foreign Currency Exchange and HK\$100 <sup>^(4d)</sup> of Foreign Exchange Welcome Reward <sup>(6)</sup>	<b>0% fund subscription fee</b> without a subscription amount cap on the first investment fund subscription made via Smart Invest <sup>^(4g)</sup>
	HK\$5,000,000 - below HK\$8,000,000	HK\$5,888			
	HK\$3,000,000 - below HK\$5,000,000	HK\$1,888			
	HK\$1,000,000 - below HK\$3,000,000	HK\$1,088			
 	HK\$500,000 - below HK\$1,000,000	HK\$388			
	HK\$200,000 - below HK\$500,000	HK\$288			
	HK\$100,000 - below HK\$200,000	HK\$188			

# New Securities Account can enjoy first 6 months \$0 brokerage fee. Existing Securities Account can enjoy \$0 brokerage fee from 1 April 2023 to 30 September 2023.

\* Only applicable to eligible payroll customers who fulfill designated requirements, please refer to relevant Terms and Conditions for details.

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

\*\* Customers have to successfully submit the application of BOC Express Cash Instalment Loan – Tax Season Loan or BOC Express Cash Instalment Loan Balance Transfer with designated Gift Code within the Promotion Period and fulfilled designated conditions in order to enjoy the extra HK\$100 cash rebate. For details, please refer to Terms and Conditions of the promotion offers.

## Investment

### Designated Investment Products Transaction Rewards

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

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

- Cash reward of subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity\* / Corporate 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>:
  - HK\$400 Fund Subscription Fee Reduction for making every HK\$100,000 (or equivalent) on Fund subscriptions, and the cap of Fund Subscription Fee Reduction is HK\$20,000 (“Subscription Fee Reduction”);
  - 0% switching fee on the first two investment fund switching transactions. The total cap of switching amount is HK\$2,000,000 (or equivalent)
- 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 0.01% subscription fee offer for Monthly Funds Savings Plan<sup>##,(7)</sup> during the promotion period.
- Promotion period: From 3 January 2023 to 31 March 2023 (both dates inclusive).

+ Third Party Structured Note Linked to Equity and Corporate Bond are only for “Private Wealth” Professional Investor customer

\* Existing investment fund customers mean those customers who have investment fund holdings or made investment fund transactions between January 2022 to December 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 January 2022 to December 2022), or ii) BOCHK customers who opened their investment fund accounts on or after 3 January 2023.

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

#### “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 3 January 2023 to 31 March 2023 (both dates inclusive).

#### Securities

- Successfully open new securities account to enjoy **first 3 months \$0 brokerage fee** for buying and selling HK Stocks, A Shares<sup>(7e)</sup> and US Stocks<sup>(7e)</sup>.
- Enjoy a transaction fee **reduction of up to HK\$600<sup>(7f)</sup>** for the first 12 months upon setting up a new Monthly Stocks Savings Plan\*. **Earn credit card gift points<sup>(7g)</sup>** by setting the contribution payment with BOC Credit Card.
- Unlimited **HK\$0 brokerage fee offer<sup>(7h)</sup>** for odd lot selling.
- New payroll customers successfully open new securities account to enjoy **first 6 months \$0 brokerage fee for buying and selling<sup>(4d)</sup>**.

\*Apply to newly set up Monthly Stocks Saving Plans



## 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>(f)</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 January 2023 until 31 March 2023

(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 January 2023 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\$100** welcome rewards<sup>viii</sup>.



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

- Enjoy Referral Rewards of up to HK\$3,388 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>.

Referral Requirements	BOC Credit Card Free Spending Credit
For 1 successful referral	HK\$2,388 each
For 2 or above successful referrals	HK\$3,388 each

- The more you refer, the more you earn!

Referrer	Requirement	
		At the time of referral, the Referrer should have taken up <i>Private Wealth, Wealth Management, Enrich Banking, i-Free Banking</i> service or Private Banking service with BOCHK
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 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>i</sup> during the promotion period<sup>i</sup>, can enjoy **up to HK\$388 Free Spending Credit** upon fulfillment of all the requirements below:

- Until 31 March 2023, customer has to maintain:
  - A valid BOCHK Mobile Banking 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 December 2022	Total Relationship Balance Reward <sup>(1)</sup>
	HK\$500,000 – below HK\$1,000,000	HK\$388
	HK\$200,000 – below HK\$500,000	HK\$288
	HK\$100,000 – below HK\$200,000	HK\$188

## Extra Reward for Mobile Account Opening

New customers successfully open a personal banking account through BOCHK Mobile Banking Application (“Mobile Banking”) (excluding “QR Account Opening Service” at branch) within the Promotion Period and fulfill all requirements below (“Eligible Customer(s)”) can enjoy HK\$50 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 3 January 2023; and
2. Aged 18 to 35 on the day of account opening/ upgrade (aged 18 and 35 inclusive), and;
3. Fulfill one of the requirements below within the Promotion Period:
  - Register for the BOCHK payroll service
  - Register FPS with mobile number, email address or FPS ID via Mobile Banking
  - Successfully apply BOC Chill Card
  - Successfully bind BoC Pay
  - Transact an “Eligible Online or Mobile Spending” by paying with BOCHK account / BOCHK Credit Card
  - Newly open securities account

Promotion Period : 3 January 2023 – 31 March 2023

Reminder : Quota of this promotion is limited, first come first served and available while the quota last

## “Refer Friends” Reward

Successfully referred friends and family to newly open Integrated Banking Services with designated Invitation Code and meet all of the conditions, can enjoy reward **up to HK\$2,850** BOC Credit Card Free Spending Credit (“Free Spending Credit”)\*!

Each successful referral:	
<i>Wealth Management</i>	<i>Enrich Banking / i-Free Banking</i> <sup>#</sup>
Referrer can enjoy HK\$800 Free Spending Credit	Referrer can enjoy HK\$150 Free Spending Credit

The number of rewards is limited to the first 3 successfully *Wealth Management* referral and first 3 *Enrich Banking / i-Free Banking* referral. The rewards are limited and available on a first-come-first-serve basis.

\* Assuming referrer successfully referred 3 *Wealth Management* and 3 *Enrich / i-Free* customers and fulfilled all requirements

<sup>#</sup> *Enrich Banking / i-Free Banking* referees are required to be aged 18-35 on the day of account opening (aged 18 and 35 inclusive)

Reminder : Quota of this promotion is limited, first come first served and available while the quota last

## Other Offers



### Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking can enjoy up to **HK\$2,000** rewards<sup>(8),ix</sup>.
- Integrated Banking Services customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount<sup>x</sup>.
- **Up to HK\$2,300**<sup>(4c)</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 25% 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 3 January 2023 to 31 March 2023, the “Private Wealth” / “Wealth Management” customers completed the “Financial Needs Analysis”<sup>(9b)</sup> at any branch will receive a gift **“24K gold plated ornament”**. (Gifts are limited and available on a first-come-first-serve basis while stocks last.)

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.
- 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 21 December 2022 to 13 June 2023 (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 are eligible to enjoy preferential interest rate, cash rebate and extra **HK\$400 BoC Pay merchant e-Coupons<sup>(10a)</sup>** upon successful application for BOCHK mortgage loan via Home Expert App, and if such mortgage is successfully drawn, and BoC Pay is bound with BOCHK Credit Card, Smart Account and/or Payment Account, plus subscription to any 2 of the designated products<sup>xiii</sup>.
- *Private Wealth / Wealth Management* customers who successfully apply for BOCHK Mortgage Loan and use the Integrated Banking Services; complete any one of the following items: apply Payroll, Monthly Stocks Savings Plan or Foreign Exchange Service during the promotion period; plus drawdown the mortgage loan (collectively named "Eligible Mortgage Customers"), can enjoy **HK\$500 extra Cash Reward** of mortgage service<sup>xiv</sup>.
- Promotion period: From 1 January 2023 to 31 March 2023 (loan drawdown date: on or before 31 July 2023)

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

### Loan

#### 1. Preferential rate

- Annualized Percentage Rate **as low as 1.68%<sup>xv</sup>** with handling fee waiver<sup>(4f)</sup>.

#### 2. "e-Lai See" Cash Rebate Offer

- Customers successfully submit the application of BOC Express Cash Instalment Loan – Tax Season Loan and fulfill designated conditions, can enjoy **up to HK\$2,900** "e-Lai See" Cash Rebate<sup>(4f)</sup>.
- Customers successfully submit the application of BOC Express Cash Instalment Loan Balance Transfer and fulfill designated conditions, can enjoy **up to HK\$23,988** "e-Lai See" Cash Rebate<sup>(4f)</sup>.

#### 3. Payroll Account Extra Reward Offer

- Customers successfully submit the application of BOC Express Cash Instalment Loan – Tax Season Loan or BOC Express Cash Instalment Loan Balance Transfer with designated Gift Code within the Promotion Period and fulfilled designated conditions, can enjoy extra **HK\$300 cash rebate<sup>(4b)</sup>**.
- Promotion Period: From now until 31 March 2023 (last loan drawdown date: on or before 30 April 2023)

For details, please refer to Terms and Conditions of the promotion offers

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

### Act Now!

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

Set up and upgrade your Integrated Banking Services Anytime!



Login to Mobile Banking



Menu



Account



Upgrade Service



Login to Online Banking



Upgrade or Open Account



Upgrade Service

BOCHK Mobile  
Banking Account  
Opening Details




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

 Mobile Banking ► Menu ► Payroll Account


or

 Login to Internet Banking ► Select “Banking” “Payroll Account”

## Switch Payroll Account or set up Standing Instruction

 Filling in the “**Notification of Change of Auto-pay Payroll Account**”, then notify your company about change of your Payroll account

or

 Newly set up “**Standing Instruction**” to deposit your salary to BOCHK

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 January 2023 to 31 March 2023 (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 January 2023.
- 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 December 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 HK\$800 Cash Rebate or BOC Dual Currency Card’s Welcome Offer up to HK\$300 Cash Rebate is only applicable to main card applicants who 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 HK\$500 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 July 2022 to 31 December 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\$2,000 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 31 July 2023, the records of the BOCHK system shall prevail. Eligible Mortgage Customers must provide the designated promotion code "GEN2023Q1" 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\$1,000,000 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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