

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 April 2023 to 30 June 2023 (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 *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* service (“Integrated Banking Services”) through Bank of China (Hong Kong) Limited (the “Bank”/“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 April 2023. In addition, customers must also fulfill all the requirements below:
- i. Prior to 30 June 2023, customers have to maintain:
- a valid BOCHK Mobile Banking account, 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 March 2023), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month:**

Integrated Account Services	Total Relationship Balance Growth Amount (comparing the next month’s Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2023)	BOC Credit Card Spending Credit (“Free Spending Credit”)
<i>Private Wealth</i>	HK\$8,000,000 or above	HK\$12,000
	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,800



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<i>Wealth Management</i>	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,800
	HK\$1,000,000 – Below HK\$3,000,000	HK\$1,000
<i>Enrich Banking</i> / <i>i-Free Banking</i>	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

1.2 Definition of “Total Relationship Balance”:

- a. Includes the monthly value of the following items under the customer’s name:
- (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets¹ (including Securities², Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan³, outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds (“MPFs”)⁵; and
 - (ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”⁸.
- b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank’s records.

¹ The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified



Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

³ Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

(i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;

(ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

⁴ Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

⁵ Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

⁶ (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

⁷ BOC Credit Cards refer to the credit cards issued by Card Company.

⁸ Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / 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
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April 2023	May 2023	July 2023	January 2024
May 2023	June 2023	August 2023	
June 2023	July 2023	September 2023	

- b. **Eligible *Private Wealth* TRB Growth Customers are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above; Eligible *Wealth Management* TRB Growth Customers are required to maintain the *Wealth Management* with Total Relationship Balance of HK\$1,000,000 or above; Eligible *Enrich Banking* TRB Growth Customers are required to maintain the *Enrich Banking* with Total Relationship Balance of HK\$200,000 or above; Eligible *i-Free Banking* TRB Growth Customers are required to maintain the *Integrated Banking Services* with Total Relationship Balance of HK\$10,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.**
- c. Eligible TRB Growth Customers are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible TRB Growth Customers is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).
- d. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Reward once only. If Eligible TRB Growth Customers open more than one *Private Wealth/ Wealth Management/ Enrich Banking/ i-Free Banking* 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 Private Card, 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.



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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 Private Wealth / Wealth Management / Enrich Banking / i-Free Banking “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.

Integrated Banking Services	“Total Relationship Balance” Requirements
<i>Private Wealth</i>	HK\$8,000,000 or above
<i>Wealth Management</i>	HK\$1,000,000 or above
<i>Enrich Banking</i>	HK\$200,000 or above
<i>i-Free Banking</i>	HK\$10,000 or above

- b. *i-Free Banking* customers aged under 18 are eligible for the waiver of "Total Relationship Balance" requirement. When customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.

c. 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) Credit Card and Payment

2a. 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 for more updated information or contact the branch staff of BOCHK.

2b. BOC Dual Currency Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for *BOC Dual Currency Card Welcome Offer* and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/gba for more updated information or contact the branch staff of BOCHK.

2c. BOC Chill Card Welcome Offer Terms and Conditions

The promotional offers are subject to terms and conditions, for *BOC Chill Card Welcome Offer* and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/chill for more updated information or contact the branch staff of BOCHK.

(3) Deposit

3a. HKD Savings Deposit Offer

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Promotion Period”).
- b. To be eligible for this HKD Savings Deposits Offer (“Offer”), customers are required to **newly take up** BOCHK Private Wealth OR Wealth Management Service (collectively, “Integrated Banking Services”) during the Promotion Period and do not hold any BOCHK’s single name / joint name deposits account(s) within 6 months prior to 1 April 2023 (“Eligible Customers”).
- c. Eligible Customers can enjoy preferential HKD savings interest rate, should their HKD savings deposits balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

Deposits Balance (HKD)	Interest Rate (p.a.)
Below 200,000	1.28%
200,000 or above to below 500,000	1.88%



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500,000 or above	2.38%
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- d. Eligible Customers can enjoy the above Offer within first 100 calendar days (“Offer Period”) upon successful taking up of Integrated Banking Services. After Offer Period, BOCHK’s prevailing savings interest rate, announced from time to time, will apply.
- e. The offer applies to all single-name HKD savings accounts maintained under each Eligible Customers (not applicable to joint-name accounts). **Interest is calculated separately for each account.**
- f. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK’s prevailing practice for HKD savings deposits account.
- g. Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.
- h. The savings deposits interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposits interest rates.
- i. If the Eligible Customers are entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customers at its absolute discretion.
- j. BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms at any time at its sole discretion without prior notice.
- k. Offer is limited and available while quota lasts.
- l. In case of any dispute, the decision of BOCHK shall be final.
- m. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

3b. Designated Preferential RMB and FX Time Deposit Offer

- a. The promotion period is from 1 April 2023 to 30 June 2023, both dates inclusive (“Preferential RMB and FX Time Deposit Offer Promotion Period”).
- b. This Preferential FX Time Deposit Offer is only applicable to customers who have newly taken up / upgraded to Private Wealth or Wealth Management service within the promotion period. Customer should not have taken up or cancelled Private Wealth or Wealth Management services in BOCHK in the past 6 months prior to 1 April 2023 (“Preferential RMB and FX Time Deposit Offer Eligible Customer”).
- c. If Preferential RMB and FX Time Deposit Offer Eligible Customer places a time deposit - “Preferential RMB and FX Time Deposit” of Equivalent HK\$50,000 or above by converting HKD into designated currencies via branches or Manned Phone Banking Services of BOCHK, can enjoy the following



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preferential deposit interest rates (p.a.) and exchange offer:

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
7-Day	13%	13%	13%	13%	11%	7%	7%
1-Month	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%

- d. The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 1 April 2023 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.
- e. 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.**
- f. **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.**
- g. The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
- h. Offer is limited, first come first served and available while quota lasts.
- i. For details of the above offers, and the relevant terms and conditions, please contact staff of BOCHK.

(4) Payroll Account Terms and Conditions

4a. Payroll Account Reward Terms and Conditions

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Payroll Promotion Period”).



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- b. **Registration period of Payroll Account is from 1 April 2023 to 30 June 2023. (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 BOCHK, and (i) register for ***Payroll Account*** via any branch, Mobile Banking, Phone Banking, Internet Banking or Website of BOCHK during the Payroll 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 Account*** in the past 3 months (not including the registration month) (“Eligible Payroll Customers”); AND (iv) have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking* and *i-Free Banking* (“Integrated Account Service”).
- 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”.
- g. **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the offer will be forfeited.**

4b. Payroll Mobile Reward

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive)(“Payroll Mobile Reward Promotion Period”).
- b. Payroll Mobile Reward is only applicable to Private Wealth, Wealth Management, Enrich Banking customers.
- c. Customers can only enjoy Payroll Mobile Reward HK\$300 BOC Credit Card Free Spending Credit (“Free Spending Credit”) by meeting all the requirements of ***Payroll Account*** Reward set in the above Term 4a, and successfully complete any one of the following items via the BOCHK Mobile Banking app (name: BOCHK 中銀香港) during Payroll Mobile Reward Promotion Period (“Eligible Payroll Mobile Reward Customers”):
- i. Buy or sell stocks (including buying or selling Hong Kong stocks, A shares and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR



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- ii. Foreign Currency Exchange (accumulated HK\$1,000 or above or its equivalent in other currencies, including conversion of Hong Kong dollars into foreign currency, conversion of foreign currency into Hong Kong dollars, cross currency conversion); OR
 - iii. Placing Flexi-Time Deposit; OR
 - iv. Successfully enroll in a qualifying deferred annuity plan: BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”); OR
 - v. Successfully submit the application for BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer and successfully drawdown the loan on or before 31 July 2023; OR
 - vi. Successfully granted with BOC Visa Infinite Card (Including BOC Visa Infinite Card and Wealth Management Visa Infinite Card) or BOC Chill Card.
- d. Payroll Mobile Reward will be distributed as BOC Credit Card Free Spending Credit (“Free Spending Credit”) to Eligible Payroll Mobile Reward Customers. Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Reward Customers on or before the following dates.

<input type="checkbox"/> Month of receiving the First Salary	<input type="checkbox"/> Date of crediting the Free Spending Credit
April 2023 to May 2023	On or before 30 September 2023
June 2023 to July 2023	On or before 31 December 2023

- e. **Eligible Payroll Mobile Reward Customers must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account (“Eligible Credit Card”) when the Free Spending Credit is credited by BOC Credit Card (International) Limited (the “Card Company”). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- f. **Each Eligible Payroll Mobile Reward Customers should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- g. Each Eligible Payroll Mobile Reward Customer can enjoy this offer once only. If an Eligible Payroll Mobile Reward Customer registers for more than one Payroll Account within the Payroll Mobile Reward Promotion Period, the Eligible Payroll Mobile Reward Customer can only enjoy the offer once.

Important Notes

- The Deferred Annuity Plans is underwritten by BOC Group Life Assurance Company Limited (“BOC Life”). BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People’ s Republic of China (“Hong Kong”).



- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan is subject to the formal policy documents and provisions issued by BOC Life. Detailed terms and conditions are subject to the official policy document issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, premium adjustment, termination conditions, inflation risk, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product 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 insurance product should be resolved between directly BOC Life and the customer. BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.
- This promotion material is for reference on the key product features of this Plan and is intended to be distributed in Hong Kong only. You are advised to read in conjunction with the product leaflet of this Plan. Please refer to the product leaflet, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the Plan.

4c. Exclusive Rewards of Foreign Exchange via Mobile Banking for New to Payroll Customers (Exclusive FX Mobile Rewards”):

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“FX Promotion Period”).
- b. This Exclusive FX Mobile Rewards is only applicable to *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* services customers (“Integrated Banking Services Customers”) of BOCHK who fulfilled all of the following requirements (“the “Eligible New to Payroll Customers”):
 - i. fulfilled all the requirements of Payroll Account Reward set in the above terms 4a,
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 October 2022 to 31 March 2023



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- 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 FX Promotion Period, will be entitled to the Exclusive FX Mobile Rewards.

Accumulated Foreign Exchange Amount (HKD equivalent)	Exclusive FX Mobile Rewards for New to Payroll customers
HK\$1,500,000 or above	HK\$2,300
HK\$500,000 to Below HK\$1,500,000	HK\$800

- d. This Rewards is only applicable to (i) conversion of Hong Kong dollars into foreign currency, (ii) conversion of foreign currency into Hong Kong dollars and (iii) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). This 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 up to 0.1% Cash Rebate Welcome Reward” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking”, “Up to HK\$2,300 Exclusive Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers” or “Up to HK\$2,800 Exclusive Rewards for Foreign Exchange via Mobile Banking for New to Payroll Civil Servant 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 31 December 2023.
- i. Eligible New to Payroll Customers should maintain valid Integrated Banking Services, Payroll Account, 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.



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4d. New payroll customers exclusive securities offer:

- a. Promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Securities Offer Promotion Period”).
- b. The offer is only applicable to personal customers who open new single-name securities accounts with BOCHK and fulfill all the requirements of Payroll Account Welcome Reward set in the above terms 4a Payroll Account Welcome Reward* (“Securities Offer Eligible Customers”).
*It's subject to terms and conditions, please refer to Offer Term Point 4a Payroll Account Welcome Reward for details.

c. 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 / 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.

Period of buying and selling Hong Kong stocks / A shares	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4 th month to 6 th month starting from the date of New Securities Account opening	HK\$30,000

- 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:



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Period of buying and selling Hong Kong stocks / A shares	Rebate date
Within the first 3 months starting from the date of New Securities Account opening	On or before 31 December 2023
Within the 4th month to 6th month starting from the date of New Securities Account opening	On or before 31 March 2024

- 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 180th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.

Period of buying and selling US stocks	The maximum brokerage fee reduction amount
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4 th month to 6 th month starting from the date of New Securities Account opening	HK\$30,000



- 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 December 2023
Within the 4 th month to 6 th month starting from the date of New US Securities Services opening	On or before 31 March 2024

- 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.

4e. 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 Account Welcome Reward set in the above terms 4a Payroll Account Reward*. The offer is not applicable to New Securities account opened on or after 1 January 2023 (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 4a Payroll Account Reward for details.

- b The promotion period is from 1 July 2023 until 31 Decemeber2023 (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.



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- 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 31 March 2024. 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.**

4f. BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up Cash Rebate Offer Terms and Conditions:

- a. The promotion period from 3 April 2023 to 3 July 2023 (both dates inclusive) (“Promotion Period”)
- b. Customers should successfully submit the application for BOC Express Cash Instalment Loan (“**Instalment Loan**”) or BOC Express Cash Instalment Loan Top up (“**Loan Top-up**”) or BOC Express Cash Instalment Loan Balance Transfer (“**Balance Transfer**”) or BOC Express Cash Instalment Loan Balance Transfer Top-up (“**Balance Transfer Top-up**”) within the Promotion Period and successfully drawdown the loan on or before 31 July 2023 with repayment tenor of 36 months or above can enjoy respective cash rebate listed in below table:



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Loan Amount (HK\$)	Cash Rebate for Instalment Loan / Loan Top up (HK\$)	Cash Rebate for Balance Transfer/ Balance Transfer Top up (HK\$)
\$50,000 - \$79,999	\$500	\$888
\$80,000 - \$199,999	\$1,000	
\$200,000 - \$499,999	\$2,200	\$3,888
\$500,000 - \$999,999	\$3,200	\$13,888
\$1,000,000 or above	\$6,800	\$23,888

- c. The above cash rebate reward offer will be directly credited to the BOC repayment account of the eligible customers on or before 31 December 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 Instalment loan or Loan Top up or Balance Transfer or Balance Transfer Top up when BOCHK credits the cash rebate. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice.
- d. The above offers are not applicable to the staff of BOCHK.
- e. The BOC Express Cash Instalment Loan Top up Service is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a Loan Top up if a minimum of three instalment is made and a punctual repayment record is maintained. Customers will be notified of the relevant approved APR upon the Loan Top up approval. BOCHK shall settle the outstanding amount of the existing loan incurred by the Loan Top up will be deducted from the Top up amount disbursed. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal to interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
- f. The maximum loan amount for the Instalment loan is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). The minimum Loan Top up amount is HK\$5,000 and the maximum Loan Top up amount with outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the 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.
- g. Instalment Loan or Loan Top up customers can choose for 12, 24, 36, 48 or 60 months repayment period. The maximum repayment tenor for Balance Transfer is 72 months.



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- h. 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> Instalment Loan / BOC Express Cash Instalment Loan Top up/ 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.
- i. 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.

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 the loan. 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 > Instalment Loan /BOC Express Cash Instalment Loan Top up/ 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.

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.

- Instalment Loan and Loan Top up and Balance Transfer and Balance Transfer Top-up are the products of the BOCHK
- The above products are subject to the relevant terms and conditions.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- **The above products, services and offers are subject to relevant terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.**
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.

4g. Terms of 0% subscription fee for first subscription made via Smart Invest

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) ("the promotion period").
- b. The offer is applicable to Personal Customers of Bank of China (Hong Kong) Limited ("Eligible Customers").
- c. During the promotion period, eligible customers can enjoy 0% fund subscription fee of the first investment fund subscription made via Smart Invest ("Eligible Subscription") ("Subscription Fee Offer"). There is no cap of investment fund subscription fee amount for this offer.
- d. The subscription fee 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 offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking 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 subscription fee reduction amount 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 30 September 2023 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.

(5) HKD Time Deposit Preferential Interest rate of up to 4.8% p.a. upon opening account via BOCHK Mobile Banking Application

Promotion Terms and Conditions:

- a. The promotion period is from 1 April 2023 until 30 June 2023, both dates inclusive ("Promotion Period").
- b. This offer is only applicable to personal banking customer who do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 1 April 2023, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").
- c. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or above via Mobile Banking of BOCHK with promotion code "BBANEWHKD" during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Tenor	Preferential HKD Time Deposit Interest Rate (p.a.)
1-month	4.8%

- d. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund



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Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.

- e. Each Eligible Customer can only enjoy this offer once and the maximum deposit amount of "Mobile Account Opening Time Deposit" for each Eligible Customer is HK\$100,000.
- f. Time deposits should be set up on banking business days of Hong Kong. **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 non-business 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:**
 - i. **Time Deposit Principal x (Prime Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
 - ii. **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 preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 1 April 2023 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- i. Offer is limited, first come first served and available while quota lasts.

(6) Up to 0.1% Cash Rebate Welcome Reward for Foreign Exchange ("FX Welcome Rewards"):

- a. The promotion period is from 1 April 2023 to 31 June 2023 (both dates inclusive) ("Promotion Period").
- b. This Rewards is only applicable to BOCHK Private Wealth, Wealth Management, Enrich Banking and i-Free Banking customers (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 October 2022 to 31 March 2023** (the "Eligible FX Customers").
- c. The Eligible FX Customers will be entitled to 0.1% Cash Rebate Welcome Reward with accumulated foreign exchange transactions amount of HK\$100,000 or above (or its equivalent) through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking during



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the Promotion Period. Each Eligible FX Customers can earn up to a maximum \$100 cash rebate ("FX Welcome Rewards").

- d The FX Welcome 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 FX Welcome 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 Customers can enjoy the FX Welcome Rewards once only.
- g This FX Welcome Reward and "Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking" or "Up to HK\$2,300 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 31 October 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 FX Welcome 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.

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

7a. Terms and Conditions of up to HK\$30,000 Reward for Subscribing Designated Investment Products:

- a. The promotion period is from 3 April 2023 to 30 June 2023 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to personal banking customers of BOCHK ("Eligible Customers").
- c. Upon successfully subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds (eligible investment products) via Mobile Banking or BOCHK branches on the same day for the first time during the Promotion Period, BOCHK customers can enjoy the following 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:



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Banking Service Type	Cash Reward of eligible investment products	Cash Reward of eligible investment products
<i>Private Wealth or Wealth Management</i>	HK\$250	HK\$30,000 (For each investment product)
Other customers	HK\$150	

- d. Transaction amount of Equity Linked Investment Products, Third Party Structured Note linked to Equity and Corporate 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 Wealth Management customer subscribing HK\$2,050,000 (or equivalent) of eligible Bonds and HK\$80,000 (or equivalent) of eligible Equity Linked Investment Products on the same day, the customer should then be eligible to HK\$5,000 from the eligible Bond transaction, and the eligible Equity Linked Investment Product transaction will not be eligible to the offer.
- e. The eligible transactions made on the same day for the first time (by each of the eligible investment products) by Eligible Customers during the Promotion Period will be entitled to the above mentioned offer. Example: A Wealth Management customer makes a HK\$2,000,000 (or equivalent) eligible Bond transaction for the first time on a single day of 6 April 2023 and makes a HK\$600,000 (or equivalent) eligible Equity Linked Investment Product transaction for the first time on a single day of 8 May 2023. The customer should then be eligible to HK\$5,000 from the eligible Bond transaction, and HK\$1,500 from the eligible Equity Linked Investment Product transaction.
- f. Each Eligible Customer is entitled to enjoy the offer of each of eligible investment products once only during the Promotion Period.
- g. The above-mentioned cash reward of eligible investment products is not applicable to the staff of BOCHK and its subsidiaries.
- h. The above-mentioned 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 30 September 2023, and Eligible Customers should hold a valid investment account of BOCHK and registered the e-Statements / e-Advices service of investment products at the time when cash reward of eligible investment products is deposited, otherwise the 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 cash reward of eligible investment products to any one of the accounts.
- i. The above promotion offer cannot be used in conjunction with other promotion offers that are not listed in this promotion material.

Definition of Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate 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 i) Transactions via BOCHK Mobile 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.

7b. Up to HK\$20,000 Fund Subscription Fee Reduction & 0% switching fee on first two Fund switching transactions for existing Fund customers

- a The promotion period is from 1 April to 30 June 2023 (both dates inclusive) ("the Promotion Period").
- b Existing investment fund customers refer to personal customers of BOCHK who have investment fund holdings or made transactions between 1 April 2022 to 31 March 2023 ("Eligible Customers").
- c **For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds transactions, the main account holder of the joint-name Funds account is regarded as the Eligible Customer, and only the main account holder should be entitled to the offer. Each Eligible Customer is only entitled to the offer once during the Promotion Period. Please contact BOCHK staff for details.**
- d During the Promotion Period, Eligible Customers can enjoy the following offers in BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone):
 - 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 maximum fund switching amount is HK\$3,000,000 (or equivalent) ("Switching Fee Reduction"). Investment fund switching transactions refer to transaction orders of investment fund switching from same fund house or from different fund houses which are placed to BOCHK on the same day.
- e The Subscription Fee Reduction / Switching Fee Reduction offers are not applicable to i) investment fund transactions which subscription fee or switching fee is below 1%, and ii)



subscription / switching of money market funds, and iii) Monthly Funds Savings Plan, and iv) transactions made via "Smart Invest".

- f The Subscription Fee Reduction / Switching Fee Reduction offers are 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.
- g **Eligible Customers are required to fully pay the subscription fee / switching fee at the time of subscription or switching of investment funds. BOCHK will credit the reduction of subscription fee / switching fee to the Eligible Customers as defined in the following Term i.**
- h If Eligible Customers enjoy the offers during the Promotion Period, Eligible Customers will not be eligible to enjoy other Fund Subscription Fee Reduction Offers.
- i The above-mentioned fund Subscription Fee Reduction / Switching Fee Reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2023 and Eligible Customers should hold a valid fund account of BOCHK at the time when Subscription Fee Reduction / Switching 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.

7c. 0% Subscription Fee without a cap for new Fund customers

- a. The promotion period is from 1 April to 30 June 2023 (both dates inclusive) ("Promotion Period").
- b. New investment fund customers refer to personal customers of BOCHK i) who did not have any investment fund holdings and transactions between 1 April 2022 to 31 March 2023, or ii) who open their Fund accounts on or after 1 April 2023 ("Eligible Customers").
- c. **For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds transactions, the main account holder of the joint-name Funds account is regarded as the Eligible Customer, and only the main account holder should be entitled to the offer. Each Eligible Customer is only entitled to the offer once during the Promotion Period. Please contact BOCHK staffs for details.**
- d. During the Promotion Period, Eligible Customers is entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) ("Eligible Subscription") ("Subscription Fee Reduction"). There is no investment amount cap of Eligible Subscription for this offer.
- e. 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, and v) transactions made via "Smart Invest".



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- f. 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.
- g. **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 amount to the Eligible Customers as defined in the following Term i.**
- 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 30 September 2023 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.

7d. New Securities Account \$0 brokerage fee offer for buying and selling Hong Kong stocks / A shares

- a. Promotion period is from 1 April 2023 until 30 June 2023 (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 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). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New Securities Customer and there is no maximum limit on the transaction count.
- 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 December 2023.



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- 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.

7e. New US Securities Services \$0 brokerage fee offer for buying and selling US stocks

- a. Promotion period is from 1 April 2023 until 30 June 2023 (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). The maximum brokerage fee reduction is HK\$30,000 for each Eligible New US Securities Customer and there is no maximum limit on the transaction count.
- 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 December 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



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Reduction is credited, otherwise the offer will be forfeited.

7f. \$0 brokerage fee offer for selling odd lots

- a. Promotion period is from 1 April 2023 until 30 June 2023 (both dates inclusive) (“Promotion Period”)
- b. This offer is only applicable to personal banking customers who maintain single-name securities account (“Eligible Customers”) with BOCHK.
- c. This offer is not applicable to joint-name securities account.
- d. 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.
- e. 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 30 September 2023.
- f. 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.
- g. 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.**
- h. 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.

7g. Deposit Securities offer

- a. This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds / The Hong Kong Monetary Authority iBonds / any Bonds issued by The Government of the HKSAR of the PRC) into BOCHK’s single-name securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / (“Eligible Securities”) from 1 April 2023 until 30 June 2023 (both dates inclusive) (“Deposit Securities Period”).
- b. Customers who deposit Eligible Securities with designated market value during Deposit Securities Period (“Eligible Deposit Securities Customers”) and maintaining corresponding Integrated Account Service on 30 June 2023 can entitle to the following reward:

Market Value of Eligible Securities Deposited	BOC Credit Card Free Spending Credit (“Free Spending Credit”)			
	<i>Private Wealth</i>	<i>Wealth Management</i>	<i>Enrich Banking</i>	<i>i-Free Banking</i>
HK\$5,000,000 or above	HK\$15,000	HK\$4,000	HK\$2,200	HK\$1,200



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HK\$1,000,000 – below HK\$5,000,000	HK\$3,500	HK\$2,500	HK\$1,200	HK\$800
HK\$100,000 – below HK\$1,000,000	HK\$1,600	HK\$1,200	HK\$600	HK\$300

- c. The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion. **This offer is not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK during Deposit Securities Period.**
- d. The market value of Eligible Securities and brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- e. Each Eligible Deposit Securities Customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer holds more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once.
- f. **To entitle to the offer, Eligible Deposit Securities Customers must hold a valid BOC Credit Card (exclude Additional Card). Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- g. Free Spending Credit will be credited to the valid BOC Credit Card Account (exclude Additional Card) of Eligible Deposit Securities Customers on or before 31 October 2023. **Eligible Deposit Securities Customer should maintain valid securities account, settlement account and Integrated Account Service when the BOC Credit Card Free Spending Credit is credited, otherwise the above offer will be forfeited.**

7h. BOC Credit Card Free Spending Credit

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. If Eligible Deposit Securities Customers hold more than one eligible BOC 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 is 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 Deposit Securities 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 Deposit Securities customers should not have breached the Card User Agreement when the Free Spending Credit is credited by Card Company. If the Eligible Deposit Securities Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.



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7i. Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 1 April to 30 June 2023 (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 July 2023 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 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.
- f. The bank reserves the right to amend and/or without any Plans and/or any of the above terms and conditions at its discretion.
- g. In case of any disputes, the decision of the Bank shall be final.
- h. In case of any inconsistencies between Chinese version and the English version of this promotional material, the Chinese version shall prevail.

(8) Terms of Up to HK\$2,000 Rewards for Foreign Exchange via Mobile Banking:

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Promotion Period”).
- b. This FX Rewards is only applicable to BOCHK *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* customers (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 October 2022 to 31 March 2023 (the “Eligible FX Customers”)**.
- c. Eligible FX 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 up to HK\$2,000 FX Rewards (“FX Rewards”).

Accumulated Foreign Exchange Amount (HKD equivalent)	The FX Rewards
HK\$1,500,000 or above	HK\$2,000
HK\$500,000 to Below HK\$1,500,000	HK\$800

- d. The FX 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 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 Rewards once only.



- g. This FX Rewards and “Up to 0.1% Cash Rebate Welcome Reward for Foreign Exchange” can be enjoyed concurrently, but cannot be used in conjunction with “Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers”, “Up to HK\$2,300 Rewards for Foreign Exchange via Mobile Banking for New to Payroll customers” or “Up to HK\$2,800 Exclusive Rewards of Foreign Exchange via Mobile Banking for New to Payroll Civil Servant Customers”.
- h. The FX Rewards will be deposited to the relevant account upon verification of record by BOCHK, the FX 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 31 December 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 FX Rewards is deposited, otherwise the rewards will be forfeited.
- j. The FX rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.

(9) Insurance

9a. Terms and conditions of the Offer for the Deferred Annuity Plans:

- a. Promotion Period refers to the period from 1 April 2023 until 30 June 2023 (both dates inclusive) (“Promotion Period”). Nevertheless, the Offer for BOC Life Deferred Annuity (Fixed Term) is subject to time and quota limit and available on a first-come-first-served basis. The Offer for BOC Life Deferred Annuity (Fixed Term) may be terminated before the end of the Promotion Period. Please confirm the available quota with the branch staff of the major insurance agencies before submitting insurance application.
- b. To be eligible for the Offer, applicant(s) must fulfill 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 application form(s) must be duly completed and signed during the Promotion Period;
 - (iii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 6 July 2023 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - (iv) the print date of insurance proposal(s) of the Deferred Annuity Plans must fall within the Promotion Period;
 - (v) the initial premium must be settled on or before 28 July 2023; and
 - (vi) the application(s) must be accepted by BOC Life.Policy(ies) that fulfill the above-mentioned requirements (i) to (vi) is / are known as “Eligible Policy(ies)”.
- c. 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).
- d. For premiums paid on a monthly basis, the initial premium would be the sum of discounted



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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.

- e. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders 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).
- f. The Offer will be applicable to the Deferred Annuity Plans only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Deferred Annuity Plans that an applicant would apply for.
- g. The Eligible Policy(ies) must be in force and the Guaranteed Monthly Annuity Income amount, Notional Amount, Sum Insured amount 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.
- h. 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.
- i. In case the Policy Owner reduces the Guaranteed Monthly Income amount of the Eligible Policy, the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer.
- j. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- k. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
- l. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
- m. 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.
- n. In case of any dispute, the decision of BOC Life shall be final.
- o. The contents of this promotion leaflet are only related to the Offer. For details of the Deferred Annuity Plans, please refer to the relevant product brochures, benefit illustration and provisions.
- p. Should there be any discrepancy between the Chinese and English versions of this promotion leaflet, the English version shall prevail.
- q. The terms and conditions of the Offer shall be governed by, and construed in accordance with,



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the laws of the Hong Kong Special Administrative Region.

Important Note of the Life Insurance Plans

- The Life Insurance Plans are underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). BOCHK is the major insurance agency appointed by BOC Life.
- BOC Life is authorized and regulated by the Insurance Authority to carry-on long-term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK 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)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Life Insurance Plans according to the information provided by the proposed insured and the applicant at the time of application.
- The Life Insurance Plans are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- 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.
- BOC Life reserves the right to amend, suspend or terminate the Life Insurance Plans at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Life Insurance Plans. For enquiry, please contact the branch staff of the major insurance agent banks

9b. Terms & Conditions of Universal Smart Travel Insurance Plan Promotion:

- a. Promotion Period is from 13 March to 30 June 2023 (both dates inclusive).
- b. To be eligible for the offer, customers should have successful enrolment in the Insurance Plan within the Promotion Period; and have their policies effective on or before 30 June 2023 ("eligible customers"), otherwise the offer will be forfeited.



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- 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 pay first year and renewal premiums; and settle the discounted first year premium on or before 30 June 2023 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-application within 3 months after policy cancellation/termination of policy renewals
- d. Premium Discount Offer for the Plan:
During the Promotion Period, eligible customer can enjoy 35% off premium discount (Single Travel Plan) or first year premium discount (Annual Travel Plan) upon successful enrolment in the Insurance Plan (Single Travel Plan / Annual Travel Plan) and enter the promotional code "UT065" via online channels.
- e. Online channels refer to BOCHK Internet Banking and Mobile Banking App (Name "BOCHK", customers can choose to Apply Now or Apply via Mobile Banking on this App).
- f. Supermarket Voucher ("Voucher"):
- Voucher is provided by BOCG Insurance.
 - During the Promotion Period, the first 900 eligible customers may receive an extra HK\$150 supermarket voucher upon successful enrolment in Annual Travel Plan via BOCHK online channels with annual premium payment basis, by entering the promotional code "UT065". Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
 - Voucher notification letter and Voucher will be mailed to Customer on or before 31 January 2024 in accordance with the correspondence address maintained with BOCG Insurance.
 - Customers should hold the valid policy at the time of mailing of the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Voucher cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Voucher notification letter and / or the Voucher along with the Voucher notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Voucher is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Voucher is out of stock, BOCG Insurance reserves the right to offer another gift /voucher as a replacement without prior notice which may not have the same value and features as the original Voucher. The usage of the Voucher is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Voucher. For enquiry or complaint on the Voucher, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.
- g. Customers who successfully enroll in the insurance Plan via BOCHK Mobile Banking App (Name "BOCHK") and choose to Apply Now are required to pay the premium by credit card.



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- h. The Premium Discount Offer for the Insurance Plan is offered by BOCHK and BOCG Insurance.
- i. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

9c. Terms & Conditions of Smart Domestic Helper Insurance Plan Promotion:

- a. To be eligible for the offer, proposed Insured should fulfill below requirements:
 - Should have successful enrolment in Smart Domestic Helper Insurance Plan (“the Plan”) from 21 December 2022 to 13 June 2023 (both days inclusive) (“Promotion Period”) and have their policies effective on or before 31 July 2023 (“Eligible Customers”), otherwise the offer will be forfeited.
 - Successful enrolment refers to the Proposed Insured who submitted complete and signed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to the Bank of China Group Insurance Company Limited (“BOCG Insurance”); and settle the discounted first year premium on or before 13 June 2023 (late payment will not be accepted). 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.
- b. During the promotion period, Private Wealth Eligible Customers can enjoy 25% off First Year Premium Discount upon successful enrolment in the Plan; Wealth Management Eligible Customers can enjoy 20% off First Year Premium Discount upon successful enrolment in the Plan; Other Customers (means non Private Wealth and non Wealth Management Eligible Customers) can enjoy 15% off First Year Premium Discount upon successfully enrolment in the Plan.
- c. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
- d. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

“Universal Smart Travel Insurance Plan” and “Smart Domestic Helper Insurance Plan” (“the General Insurance Plans”) Important Notes:

- The General Insurance Plans are underwritten by the Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- The 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.




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- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the General Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the General Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or 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 but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the General Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The General Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the General Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.
- The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

(10) Mortgage

10a. Digital Application Offer - Preferential interest rate and extra HK\$400 BoC Pay merchant e-Coupons reward

- a. Customers who successfully apply for the BOCHK Mortgage loan via "Instant Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 April 2023 to 30 June 2023 (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  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



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Account"*, open "Wealth Management" / "Enrich" Banking service, enroll in home insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Internet Banking / Mobile Banking successfully on or before 31 October 2023 (collectively named "Eligible Customers"), can enjoy the preferential interest rate and 4 BoC Pay merchant e-Coupons with value of HK\$100 each, in total HK\$400 BoC Pay Merchant e-Coupons (collectively named "Merchant e-Coupons").

*Customers register for Payroll Account 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 31 January 2024. The Merchant e-Coupons will be stored in the BoC Pay account of the Eligible Customers (choose "Coupons" > "Collected Coupons").
- g. The status of the Eligible Customers' Account and the BoC Pay and the relevant Credit Card Accounts and/or Smart Account and/or Payment Account, must be normal and valid when BOCHK credits the Rewards. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the Rewards without prior notice.
- 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 3 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.

- I. 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.
- p. 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.
- q. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above).
- r. 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.
- s. 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.
- t. 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.
- u. 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 April 2023 to 30 June



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2023 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 October 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 home insurance which is eligible for mortgage customers

- a. The relevant home insurance plan ("the 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. 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).

- 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.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

10b. Extra HK\$500 "Mortgage Service" Offer:

- a. The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) ("promotion period").
- b. Customers who successfully apply for BOCHK Mortgage Loan and use the Private Wealth / Wealth Management Service*; complete any one of the following items: apply, Payroll Account*, and holding single-name securities account and conduct transaction via "PickAStock" function* or Foreign Exchange* Service during the promotion period; and drawdown the mortgage loan on or before 31 October 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 1.5 Terms of Private Wealth / Wealth Management Service, point 4 Terms of Payroll Account, point 10c Terms of "PickAStock" and point 8 Terms of Foreign Exchange Service for details.*

- c. Eligible Mortgage Customers must provide the designated promotion code "GEN2023Q2" 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 "Private Wealth" / "Wealth Management" customers who successfully drawdown the mortgage loan on or before 31 October 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 Account, single-name securities account or Foreign Exchange 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 Account, single-name securities account or Foreign Exchange 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 31 January 2024.
- 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 Account/ single-name securities account or Foreign Exchange Service specific 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.

10c. **Terms of "PickAStock"**

- a. Customers are required to enter BOCHK Mobile Banking "PickAStock" function and successfully conduct a buy / sell transaction of HK Stocks, A Shares or US Stocks (exclude Monthly Stocks Savings Plan and IPO subscription) through their single-name securities account ("Eligible Transaction") from 1 April 2023 to 30 June 2023 (both dates inclusive).
- b. The Eligible Transaction is counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
- c. This offer is only applicable to personal banking customers.
- d. For details of the "PickAStock" function", please contact BOCHK staffs or visit BOCHK website www.bochk.com.

11. **Welcome Offer and "Refer Friends" Offer for 18-35 Enrich/i-Free Customers**

a. **Total Relationship Balance Growth Reward**

Please refer to (1) Total Relationship Balance Growth Reward.

b. Mobile Account Opening Extra Reward

- i. The promotion period of Extra Reward for Mobile Account Opening / Upgrading of Integrated Banking Services (the “Promotion”) is from 1 April 2023 to 30 June 2023 (both dates inclusive) (“Promotion Period”).
- ii. New customers are required to successfully open a personal banking account through BOCHK Mobile Banking Application (“Mobile Banking”) (including “QR Account Opening” Service at branch) within the Promotion Period; or existing personal banking customers are required to upgrade to Enrich / i-Free Banking Services via BOCHK Mobile Banking App (“Mobile Banking”) / Internet Banking / Customer Contact Centre / BOCHK branches (“Designated Channels”) and maintain designated amount or above of “Total Relationship Balance” of the relevant Integrated Banking Services within the Promotion Period, as well as fulfill all requirements below (“Eligible Customer (s)”) to receive HK\$100 cash rebate (“Cash Rebate”), each Eligible Customer can enjoy this Cash Rebate once within the Promotion Period:
 1. New customers do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 1 April 2023; or existing personal banking customers have not taken up or cancelled any BOCHK Integrated Banking Services within 6 months prior to 1 April 2023, and;
 2. Aged 18 to 35 on the day of account opening/ upgrade (aged 18 and 35 inclusive), and;
 3. Fulfill two of the requirements below within the Promotion Period:
 - Register BOCHK Payroll Account
 - Register FPS with mobile number, email address or FPS ID via Mobile Banking
 - Successfully apply BOC Credit Card
 - Transact an “Eligible Online or Mobile Spending” by paying with BOCHK account / BOCHK Credit Card (For details please refer to clause iii of this terms and conditions)
 - Newly open securities account
- iii. “Eligible Online or Mobile Spending” refers to the retails spending via BOCHK account bound mobile payment (BoC Pay, WeChat pay or Apple Pay inclusive) / or via BOCHK card bound mobile payment(BoC Pay, UnionPay App, AlipayHK, WeChat Pay HK, Apple Pay, Google Pay, Samsung Pay or Huawei Pay inclusive) or online (No single net spending requirement and counted by the posted amount of the transaction) (the“Eligible Online or Mobile Spending”).
- iv. For the above BOCHK credit card “Eligible Online or Mobile Spending” in clause (iii), the spending excluded Instant Rewards transactions, balance transfer amounts, autopay



transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contribution and property purchasing), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions.

- v. Any fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be deemed as Eligible Online or Mobile Spending Transaction and will be disqualified from this Promotion.
- vi. The quota for this Promotion is limited, first come first served and available while the quota last. BOCHK record shall prevail.
- vii. The Cash Rebate will be credited to the Eligible Customer's Savings / Current account by 30 September 2023.
- viii. Within the Promotion Period and while receiving the Cash Rebate, Eligible customers should maintain a valid BOCHK HKD Savings Account / Current Account / Online Banking / Mobile Banking Account, if not, then the Cash Rebate entitlement will be forfeited automatically forthwith.
- ix. Eligible customers should read and comply with this terms and conditions before participating on this Promotion, and the participation of this Promotion represents terms and conditions are being read and agreed.

c. Terms and Conditions of "Refer Friends" Promotion:

- i. Promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) ("Promotion Period").
- ii. The Promotion shall be applicable to customers of Integrated Banking Services of Bank of China (Hong Kong) Limited (the "Bank"/ "BOCHK") ("Selected Customers").
- iii. Selected Customers (the "Referrer") must get his/her Invitation Code in "Refer Friends" page via Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee who fulfilled the requirements of Clause vi(ii) (the "Referee") during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause vi(i) (the "Eligible Referrer") in "Invitation Code" field



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when opening a new banking account, and successfully opens an account in order to receive the relevant referral reward (the “Eligible Referee”).

- iv. If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause iii, the Eligible Referrer can enjoy below designated amount of rewards in the form of Free Spending Credit (the “Referral Reward”):

Referee’s Integrated Banking Service	Wealth Management	Enrich Banking/ i-Free Banking
Reward that referrer can enjoy upon each successful referral	HK\$800	HK\$150

- v. The number of rewards is limited to the first 3 successfully Wealth Management referrals and first 3 Enrich Banking / i-Free Banking referrals. Each Eligible Referrer can enjoy maximum rewards of HK\$2,850 (assuming referrer successfully referred 3 Wealth Management and 3 Enrich / i-Free customers and fulfilled all requirements). The quotas of this offer are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank. If the number of success account opening referrals exceed the upper limit, BOCHK will issue the reward base on chronological order of the success account opening date of the Eligible Referee.

- vi. Eligible Referrer and Eligible Referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited:

i. Eligible Referrer

- a. Has taken up Integrated Banking Service; and

ii. Eligible Referee

- a. Has not cancelled personal banking or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2023; and

- b. Opens account and inputs the Eligible Referrer’s Invitation Code and successfully open account during the Promotion Period;

- c. Has not been referred in the same promotion;

- d. Is not the same person as the Referrer

- e. Enrich Banking / i-Free Banking referees are required to aged 18-35 on the day of account opening (aged 18 and 35 inclusive)

- f. Maintain the “Total Relationship Balance” of the following designated amount or above within the promotion period:

Integrated Banking Services	Total Relationship Balance
Wealth Management	HK\$1,000,000 or above



Enrich Banking	HK\$200,000 or above
i-Free Banking	HK\$10,000 or above

- vii. The Referral Reward will be credited to the Eligible Referrer in the form of Free Spending Credit upon verification of record by BOCHK, and will be credited to the respective BOC main credit card account on or 30 September 2023, and will be posted in the respective monthly statement. Eligible Referrers must hold a valid BOC credit card when the free spending credit is credited. 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 credit of rewards.
- viii. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
- ix. A Referee can only be referred once and shall be subject to the Bank's final records.
- x. The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
- xi. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

BOC Credit Card Free Spending Credit ("Free Spending Credit"):

- i. 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.
- ii. Free Spending Credit will be credited to eligible Credit Card that fulfilled the requirements of Clause c. If the eligible referrer holds 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 Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- iii. The status of the credit card accounts held by the eligible referrer 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 referrer should not have breached the Card User Agreement when the Free Spending Credit



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is credited by the BOC Credit Card (International) Ltd. ("Card Company"). If the eligible referrer cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer.

12. Terms and Conditions of BOCHK *Private Wealth* Referral Program

The promotion period is from 1 April 2023 to 30 June 2023 (both dates inclusive) ("Promotion Period").

1. *Private Wealth* Customer Referral Reward:

- At the time of Referral, the Referrer should have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking* service or Private Banking service with BOCHK ("Eligible Referrer"), "Business Integrated Account" customers and staff of the branch are not eligible as a Referrer under the Referral Programme.
- The Eligible Referrer who successfully refers a customer to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the following requirements ("Successful Referral"), the Referrer can enjoy below referral rewards

Referral Requirements	<i>Private Wealth</i> Customer Referral Rewards (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 requirements of referee are as follows:

i. <Applicable for customers who newly take up BOCHK *Private Wealth* service>

The referee is required to newly take up *Private Wealth* service during the promotion period, and achieve the **Total Relationship Balance of HK\$8,000,000 or above** in the next month after the successful *Private Wealth* account opening, **and maintain for the subsequent 3 months upon the successful account opening month:**

Period of <i>Private Wealth</i> account opening (both dates inclusive)	Achieving Total Relationship Balance of HK\$8,000,000 to the following month	Total Relationship Balance maintained to the following month
1-30 April 2023	May 2023	July 2023
1-31 May 2023	June 2023	August 2023



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1-30 June 2023	July 2023	September 2023
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ii. <Applicable for customers who upgrade to BOCHK *Private Wealth* service>

The referee is required to **upgrade to *Private Wealth*** service during the promotion period, and achieve the **Total Relationship Balance of HK\$8,000,000 or above & the Total Relationship Balance growth amount at HK\$3,000,000 or above** in the next month after successful *Private Wealth* account upgrading, and maintain for the subsequent 3 months upon the successful account upgrading month:

Period of <i>Private Wealth</i> upgrade (both dates inclusive)	Achieving Total Relationship Balance of HK\$8,000,000 or above & the Total Relationship Balance growth amount at HK\$3,000,000 or above to the following month (comparing to the Total Relationship Balance of March 2023)	Total Relationship Balance maintained to the following month
1-30 April 2023	May 2023	July 2023
1-31 May 2023	June 2023	August 2023
1-30 June 2023	July 2023	September 2023

iii. Total Relationship Balance Growth Amount is comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of March 2023;

iv. *Private Wealth* eligibility criteria and maintenance conditions: To become a *Private Wealth* customer, you must be an "Integrated Banking Services" customer aged 18 or above and maintain a Total Relationship Balance of at least HK\$8,000,000;

v. Have not taken up or cancelled *Private Wealth* in BOCHK in the past 6 months prior to 1 April 2023;

vi. The referee can fill in the registration form in branch, or fill in the registration form in which BOCHK relationship manager sent email to referrer, and reply to the relationship manager by referee;

vii. Each referee can only be referred once. In the event that the referee is referred by more than one Eligible Referrer, BOCHK will contact the referee to determine the successful referral based on the Eligible Referrer details confirmed by the referee;

viii. Self-referral will not be accepted.

2. **Additional Year-Round Referral Reward**

- The Eligible Referrer who successfully refers 5 or above customers to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the above requirements ("Successful Referral") within the promotion period of 3 January 2023 to 30 December 2023, the Eligible Referrer can enjoy the Additional Year-Round Referral Reward:

Referral Requirements	Additional Year-Round Referral Reward (BOC Credit Card Free Spending Credit)
For 5 or above successful referrals	additional HK\$1,888 in one-off basis

- The Eligible Referrer can only enjoy the Additional Year-Round Referral Reward once.

3. Definition of “Total Relationship Balance”:

a. Includes the monthly value of the following items under the customer’s name:

(i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets¹ (including Securities² , Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan³ , outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds (“MPFs”)⁵; and

(ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ and the “Total Relationship Balance” of the Master Customer of “Business Integrated Account”⁸.

b. The “Total Relationship Balance” under the customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.

c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.

d. The relevant calculation results shall be subject to the Bank’s records.

¹ The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

² Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

³ Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

(i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;

(ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

⁴ Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

⁵ Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

⁶ (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

⁷ BOC Credit Cards refer to the credit cards issued by Card Company.

⁸ Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / 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.

4. Redemption Arrangement for the Reward:

- a) The Referral Rewards will be credited to Eligible Referrer in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account held by Eligible Referrer 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.

(i) *Private Wealth* Customer Referral Rewards:

Period of <i>Private Wealth</i> account opening / upgrade (both dates inclusive)	Fulfillment Month
1-30 April 2023	January 2024
1-31 May 2023	
1-30 June 2023	

(ii) The Additional Year-Round Referral Reward: the Fulfillment Month will be on July 2024.

- b) The Referee are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.



c) Eligible Referrer are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible Referrer is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

5. 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 Private Card, 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.

Please visit https://www.bochk.com/dam/more/privatewealth/tnc/service_en.pdf for the Terms and Conditions of *Private Wealth*.