

## Sculpt your financial life and wealth management with ease

### Enjoy Welcome Rewards up to HK\$89,000<sup>(a)</sup>

BOCHK will be your financial partner to plan and grow your wealth with you. Manage your finances conveniently via Mobile Banking whenever and wherever you are or by our professionals with personalized financial solutions, join our Integrated Banking Services to enjoy exclusive welcome rewards!

#### Welcome Offers



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



Exclusive for New  
*Private Wealth* or *Wealth Management* Customers:  
"100-day HKD Savings  
Deposits Offer"  
Preferential interest rate  
**up to 2.58% p.a.**<sup>(3a)</sup>



Exclusive Privileges for New Payroll  
Customers: **HK\$600** Payroll Mobile  
Double Reward and up to  
**HK\$26,288** Exclusive Product  
Offers<sup>(4)</sup>



**FamilyMAX Rewards**<sup>(12)</sup>  
Customers who newly take up /  
upgrade to *Wealth Management*  
and fulfil designated  
requirements will enjoy **up to**  
**HK\$2,350 rewards** and  
chances to win a **Nintendo**  
**Switch (OLED model)**



"Mobile Account Opening  
Time Deposit"<sup>(d)</sup>  
1-month HKD Time Deposit  
**up to 4.8% p.a.**<sup>(5)</sup>



Welcome offer for new customers  
who successfully apply  
"BOC Cheers Card"<sup>(2a)</sup> **up to**  
**375,000 Gift Points** (equivalent to  
**HK\$1,500 Cash Rebate**)<sup>(b)</sup>  
"BOC Chill Card"<sup>(2b)</sup>  
**HK\$500 Cash Rebate**<sup>(b)</sup>  
BOC Dual Currency Card<sup>(2c)</sup>  
**up to HK\$300 Cash Rebate**<sup>(b)</sup>



Designated Investment  
Products Transaction  
Rewards **up to HK\$45,000**<sup>(c)</sup>



Referral Program: **up to HK\$4,888**<sup>(11)</sup> for  
each successful *Private Wealth* Referral;  
*Wealth Management*, *Enrich Banking*  
and *i-Free Banking* can enjoy "Refer  
Friends" offer **up to HK\$2,850**<sup>(10)</sup>



Banking TrendyToo  
Customers Exclusive  
Welcome Offers **up to**  
**HK\$300**<sup>(10c)</sup>

(a) Actual total rewards up to HK\$89,676 include "Total Relationship Balance Growth Reward" up to HK\$12,000 free spending credit, up to HK\$26,288 Payroll Account Welcome Rewards, "BOC Cheers Card" welcome offer up to HK\$1,500 Cash Rebate, Designated Investment Products Transaction Rewards up to HK\$45,000 and up to HK\$4,888 for each successful Private Wealth referral.

(b) Promotion period: from now until 31 December 2023. Applicable to customer who has not cancelled or holding any BOC credit card within 12 months from the application and bound with terms and conditions.




(c) Assuming that the customer fulfills the designated requirements and submits a new fund-in amount of HK\$17,000,000. The amount of rewards received by the customer may vary depending on the customer's actual new fund-in amount and investment strategies. Designated products include but are not limited to Equity Linked Investment Products or Third Party Structure Note linked to Equity or Corporate Bonds or Securities. Third Party Structured Note Linked to Equity and Corporate Bonds are only for *Private Wealth* Professional Investor customer. Please refer to below Designated Investment Products Transaction Rewards for relevant offers and details.

(d) Applicable to customers who open an account during the promotion period via BOCHK Mobile Banking Application; not applicable for "QR Account Opening" Service at branches with mobile phones.

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

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

- Prior to 31 December 2023, customers have to maintain:
  - A valid BOCHK Mobile Banking account; and
  - A valid "Questionnaire on Investment Preference" or complete "Financial Needs Analysis"
- Achieve the designated amount of "Total Relationship Balance" growth<sup>iii</sup> in the next month after successful designated account opening / upgrading, **and maintain the designated amount of "Total Relationship Balance" growth for the subsequent 3 months upon the successful designated account opening / upgrading month<sup>iv</sup>**.

Integrated Account Services	Total Relationship Balance Growth Amount <small>Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of September 2023</small>	Total Relationship Balance Reward <sup>(1)</sup>	Designated Investment Products Transaction Rewards*	Securities Brokerage Fee Offer
	HK\$8,000,000 or more	<b>Oct Early Bird: HK\$12,000</b> Nov - Dec: HK\$10,000	Up to HK\$30,000 <sup>(6a)</sup>	Deposit HK Stocks or A Shares to enjoy up to HK\$15,000 cash reward <sup>(6f)</sup>  New Securities Account buying and selling HK Stocks, A Shares and US Stocks 3 months HK\$0 brokerage fee offer <sup>(6c), (6d)</sup>
	HK\$5,000,000 - below HK\$8,000,000	HK\$3,200		
	HK\$3,000,000 - below HK\$5,000,000	HK\$1,200		
	HK\$1,000,000 - below HK\$3,000,000	HK\$700		
 	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		

\* Designated Investment Products include Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds; Third Party Structured Note linked to Equity and Corporate Bonds are only for *Private Wealth* Professional Investor customers.

Wealth Management customers who successfully fulfil designated requirements will enjoy **up to HK\$2,350 rewards** and chances to win a **Nintendo Switch (OLED model)**.

## Children Rewards

### Reward 1

For children aged 17 or below who successfully open a Kiddie Sky Savings Account or *i-Free Banking* service<sup>1</sup> and:

- ✓ Deposit HK\$10,000 or more will receive a **cash reward of HK\$500** + 1 chance in the lucky draw
- ✓ Deposit from HK\$3,000 to below HK\$10,000 will receive **HK\$100 cash reward** + 1 chance in the lucky draw

### Reward 2

Upon fulfilling of Reward 1, for each additional completion of a designated mission, you will receive an extra lucky draw chance to win a **Nintendo Switch (OLED model)** (retail price reference: HK\$ 2,680) (10 winners):

- ✓ Successfully open a single-name Family Securities Account
- ✓ Complete a "Financial Needs Analysis"
- ✓ Activation of "Live Young Rewards App" by new member<sup>2</sup>

## Family Rewards

1. Newly open Kiddie Sky Savings Account/ *i-Free Banking* service  
**HKD Savings Account deposit rate up to 2% p.a.**<sup>3</sup>
2. Family Securities Account
  - Successfully open a new Family Securities Account and complete one designated stock transaction via designated trading channels will be entitled to **HK\$100 cash reward**
  - Buy or sell HK Stocks or A Shares to enjoy **HK\$1 brokerage fee offer** for each of the first 5 transactions
  - NotALot unlimited **HK\$0 brokerage fee offer** for buying odd lot
3. BOC Cheers Card **up to HK\$1,500 cash rebate**<sup>4</sup>
4. You and your children successfully download and bind BoC Pay for the first time **earn up to HK\$150 E-Coupon**<sup>5</sup>
5. "Wealth Planning Service" **earn up to HK\$100 BoC Pay E-Coupon**<sup>6</sup>
6. Activation of "Live Young Rewards App" by New Member **earn SEMG Spinal Scan Exam (worth HK\$400)** <sup>2</sup>
7. "Financial Needs Analysis" **earn 2,500 —O Coins (worth up to HK\$200)**

Remarks:

<sup>1</sup> During account opening of "*i-Free Banking* service", "My Invitation Code" of *Wealth Management* customer must be inputted in "Referrer Invitation Code" field by BOCHK branch staff in order to receive the related Reward.

<sup>2</sup> Customers must use the same email address per BOCHK's record to successfully register as a new member of "Live Young" Rewards Program ("Live Young"), then download and activate the "Live Young Rewards App". Click "Message" through the "Live Young" Facebook page, provide your registered email address and mention "Join the BOCHK FamilyMAX – Switch Lucky Draw" in order to participate in this Lucky Draw; for enrolment of the Family Reward (SEMG Spinal Scan Exam), please provide the email address and remark "SEMG" for registration. Customer information will be destroyed within 1 month after the end of this promotion and will not be used for other purposes. Subject to Terms and Conditions of Activation of "Live Young Rewards App" by New Member.

<sup>3</sup> Applicable to eligible customer who successfully opens a Kiddie Sky Savings Account (below the age of 11) or *i-Free Banking* service (age of 11 to 17). Eligible customer must fulfil specific requirements to enjoy the HKD Savings Interest Rate Offer for up to 2% p.a. for the first HK\$100,000 Deposits Balance in respect of 1 month tenor.

<sup>4</sup> Successfully applied for BOC Cheers Card can enjoy up to 375,000 Points Welcome Offer (in the ratio of every 250 points being equivalent to HK\$1), with a monetary amount equivalent to HK\$1,500. For details, please refer to terms and conditions.


- <sup>5</sup> Customer and/or his/ her child aged 16-17 who is an *i-Free Banking* customer (the “Eligible New Customer”) who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time is eligible to receive E-Coupons with a total value of HK\$50. Bind his/her BoC Pay account with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo during the Promotion Period, and that the Credit Card has not been bound to BoC Pay before, is eligible to receive extra E-Coupons with a total value of HK\$50. Upon making a merchant purchase of HK\$200 or above in HKD via BoC Pay during the Promotion Period is eligible to receive extra E-Coupons with a total value of HK\$50. Each Eligible New Customer is entitled to up to HK\$150 E-Coupons during the Promotion Period.
- <sup>6</sup> Selected Customers who successfully complete the “Wealth Planning Service” can enjoy up to HK\$100 BoC Pay e-Coupon. For details of Selected Customers requirement, please contact your Relationship Manager.

Unless otherwise specified, promotion period is from 1 October 2023 until 31 December 2023 (both dates inclusive). Terms and conditions apply to the FamilyMAX Rewards. The offers are limited quota with first-come-first-served basis.

## Savings

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

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

Deposits Balance (HKD)	Interest Rate (p.a.)	Example
Below HK\$200,000	<b>1.48%</b>	 Eligible customers who deposit <b>HK\$500,000</b> on account opening day and maintain for the first 100 days, can earn around <b>HK\$3,534</b> interest.
HK\$200,000 - below HK\$500,000	<b>2.08%</b>	
HK\$500,000 or above	<b>2.58%</b>	

Note : The Offer applies to single name accounts only. Interest is calculated on a daily basis and each account is counted separately.

### Preferential RMB and FX Time Deposit Offer<sup>(3b)</sup>

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

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
<b>7-Day</b>	13%	13%	13%	13%	11%	10%	7%
<b>1-Month</b>	3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	3.00%

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

The preferential time deposit interest rates in this promotion material are quoted based on the interest rates of time deposits published on 3 October 2023 by the Bank and are for reference only. The actual interest rates will be subject to the quotes by the Bank from time to time.

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

### Credit Card


- New customers who are *Private Wealth* or *Wealth Management* customers and successfully apply for a BOC Cheers Card <sup>(2a)</sup> will be entitled to Welcome Offer **up to 375,000 Gift Points** (equivalent to **HK\$1,500 Cash Rebate**) ; other customers will be entitled to Welcome Offer **up to 300,000 Gift Points** (equivalent to **HK\$1,200 Cash Rebate**) (Applicable to new customers who fulfil designated spending requirements)<sup>v</sup>.
- New customers who successfully apply for a BOC Chill Card<sup>(2b)</sup> can enjoy Welcome Offer **HK\$500 Cash Rebate** (Applicable to new customers who fulfil designated spending requirements)<sup>vi</sup>.
- New customers who successfully apply for a BOC Dual Currency Card<sup>(2c)</sup> will be entitled to Welcome Offer **up to HK\$300 Cash Rebate** (Applicable to new customers who fulfil designated spending requirements)<sup>vii</sup>.

## Payroll


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

Enjoy **HK\$600 Payroll Mobile Double Reward**<sup>(4b),^</sup> and **up to HK\$26,288 Exclusive Product Offers** and so on upon successful registration and use of Payroll Account!


Register & Use BOCHK Payroll Account  Complete any two of the designated transactions on Mobile<sup>^^</sup>




**Register Payroll Account via Mobile Banking**




**Securities**




**FX**




**Time Deposit**




**Online Life Insurance<sup>+</sup>**



**Tax Season Loan**



**Credit Card**



**Binding**



**Payroll Mobile Double Reward**

**=**

**HK\$600<sup>^</sup>**

<sup>+</sup>BOC Life Deferred Annuity Plan (Fixed Term) (Apply via mobile banking)("Designated Qualifying Deferred Annuity Plan")

<sup>^</sup>HK\$600 Payroll Mobile Double Reward will be credited as BOC Credit Card Free Spending Credit.

<sup>^^</sup>Complete any two of the following items via the BOCHK mobile banking: (1)Register for Payroll Account via BOCHK Mobile Banking (2)Buying/Selling Stocks (3)Foreign Currency Exchange (4)Placing Time Deposit (5)Successfully enroll in BOC Life Deferred Annuity Plan (Fixed Term) (underwritten by BOC Group Life Assurance Company Limited)<sup>xii,\*</sup> (6)Successfully submit the application for BOC Express Cash Instalment Loan - Tax Season Loan(7)Successfully granted with BOC Cheers Card or BOC Chill Card (8)Successfully set BOCHK account as  Default Account or register  BoC Pay by binding BOCHK Smart Account / BOC Dual Currency Credit Card

Payroll Account Privileges		
Securities Brokerage Fee Offer	Exclusive Rewards	Smart Invest
New/Existing Securities Account buying and selling HK Stocks, A Shares and US Stocks <b>6 months HK\$0 brokerage fee offer</b> <sup>#, (4d), (4e)</sup>	Payroll customers who apply BOC Express Cash Instalment Loan can enjoy preferential rate <sup>xv</sup> and <b>up to HK\$23,888 cash rebate</b> <sup>*, (4f)</sup>  <b>Up to HK\$2,300<sup>(4c)</sup> Reward</b> of Foreign Currency Exchange	<b>0% fund subscription fee</b> without a subscription amount cap on the first investment fund subscription made via Smart Invest <sup>xvi, (4g)</sup> & <b>HK\$100 Reward</b> for new customers <sup>(4h)</sup>

# New Securities Account can enjoy first 6 months HK\$0 brokerage fee. Existing Securities Account can enjoy HK\$0 brokerage fee from 1 January 2024 to 30 June 2024.

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

## Mortgage and Loan

### Mortgage<sup>(9)</sup>

- Customers are eligible to enjoy preferential interest rate, cash rebate and extra **HK\$400 BoC Pay merchant e-Coupons**<sup>(9a)</sup> upon successful application for BOCHK mortgage loan via Home Expert App, and if such mortgage is successfully drawn, and BoC Pay is bound with BOCHK Credit Card, Smart Account and/or Payment Account, plus subscription to any 2 of the designated products<sup>xiii</sup>.
- Customers who successfully apply for BOCHK Mortgage Loan and use *Private Wealth/ Wealth Management*, complete any one of the following items: apply Payroll Account, hold single-name securities account and conduct transaction via "PickAStock" function or Foreign Exchange Service during the promotion period; plus drawdown the mortgage loan (collectively named "Eligible Mortgage Customers"), can enjoy **HK\$500 extra Cash Reward** of mortgage service<sup>xiv</sup>.
- Promotion period: From 1 October 2023 to 31 December 2023 (loan drawdown date: on or before 30 April 2024)

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

## Loan

1. **Annualized Percentage Rate**<sup>(4f)</sup> as low as **1.78%**<sup>xv</sup>

2. Cash Rebate Offer<sup>(4f)</sup>

- Customers successfully submit the application of BOC Express Cash Instalment Loan - Tax Season Loan and fulfil designated conditions, can enjoy **up to HK\$6,000** Early Bird Cash Rebate.  
[Early Bird Offer is only applicable from 1 October 2023 to 15 November 2023 (both dates inclusive) with successful drawdown of the Tax Season Loan on or before 31 December 2023]
- Customers successfully submit the application of BOC Express Cash Instalment Loan Balance Transfer and fulfil designated conditions, can enjoy **up to HK\$23,888** Cash Rebate.
- Promotion Period: From 1 October 2023 to 31 December 2023 (Last Drawdown Date on or before 31 January 2024)

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



## Investment

### Designated Investment Products Transaction Rewards

Transactions of below Designated Investment Products Rewards of **up to HK\$45,000**<sup>(c)</sup>.

#### Fund / Equity Linked Investment Products / Third Party Structured Note linked to Equity / Corporate Bonds<sup>(6)</sup>

- Cash reward of subscribing Equity Linked Investment Products / Third Party Structured Note linked to Equity<sup>+</sup> / Corporate Bonds<sup>+</sup> **up to HK\$30,000** (For each investment product)<sup>(6a)</sup> (Customers should have registered to use the e-Statements / e-Advices of investment products).
- Promotion period: From 1 October 2023 to 31 December 2023 (both dates inclusive).
- New investment fund customers<sup>#</sup> can enjoy 0% subscription fee on the first investment fund subscription made via BOCHK Mobile Banking<sup>^</sup>, Internet Banking or Branches, and the cap of Fund Subscription Fee Reduction is HK\$20,000<sup>(6b)</sup>.
- During the promotion period, customers can enjoy 0.01% subscription fee offer upon setting up a new Monthly Funds Savings Plan<sup>##, (6g)</sup> via Internet Banking or branches.
- Promotion period: From 3 October 2023 to 30 December 2023 (both dates inclusive).

<sup>+</sup> Third Party Structured Note Linked to Equity and Corporate Bond are only for *Private Wealth* Professional Investor customers.

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

<sup>#</sup> New investment fund customers refer to Personal customers of BOCHK i) who did not have any investment fund holdings and transactions from 1 October 2022 to 30 September 2023, or ii) who open their BOCHK Funds accounts on or after 1 October 2023.

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

## Securities

- Successfully open new securities account to enjoy **first 3 months HK\$0 brokerage fee** for buying and selling HK Stocks, A Shares<sup>(6c)</sup> and US Stocks<sup>(6d)</sup>.
- Unlimited **HK\$0 brokerage fee offer**<sup>(6e)</sup> for odd lot selling.
- Deposit HK Stocks or A Shares via Central Clearing and Settlement System (CCASS) to enjoy **up to HK\$15,000** cash reward<sup>(6f)</sup>.



## Mobile Banking

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

- During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application<sup>(d)</sup>, and place a 1-month HKD Time Deposit "Mobile Account Opening Time Deposit" via BOCHK Mobile Banking with promotion code "BBANEWHKD", can enjoy preferential interest rate **up to 4.8% p.a.**
- Promotion period: 3 October 2023 until 31 December 2023

(d)Not applicable for "QR Account Opening" Service at branches with mobile phones.

Reminder: The above offer is limited, first come first served and available while quota lasts. The above annual interest rate of preferential time deposit published on 3 October 2023 is for reference only. Customers may check the latest time deposit rates with BOCHK staff.



## Private Wealth Referral Program<sup>(11)</sup>

### Private Wealth Customer Referral Reward

- Enjoy Referral Rewards of up to **HK\$4,888** BOC Credit Card Free Spending Credit every time you have successfully referred a family or friend to join *Private Wealth* during the promotion period!
- The more you refer, the more you earn! No referral limit!

Referral Requirements	BOC Credit Card Free Spending Credit
For 1 successful referral	HK\$3,888 each
For 2 or above successful referrals	HK\$4,888 each

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

### Additional Year-Round Referral Reward



- Enjoy the Additional Year-Round Referral Reward of **HK\$1,888** BOC Credit Card Free Spending Credit in one-off basis once you have successfully referred 5 or above family or friend to join *Private Wealth* in 2023.
- The Eligible Referrer can only enjoy the Additional Year-Round Referral Reward once.

## Offer for 18-35 *Enrich* / *i-Free* Customers<sup>(10)</sup>

### Total Relationship Balance Growth Reward

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

- Prior to 31 December 2023, customers have to maintain:
  - A valid BOCHK Mobile Banking account; and
  - A valid "Questionnaire on Investment Preference" or complete "Financial Needs Analysis"
- Achieve the following designated amount of "Total Relationship Balance" growth<sup>iii</sup> in the next month after successful designated account opening / upgrading, **and maintain the designated amount of "Total Relationship Balance" growth for the subsequent 3 months upon the successful designated account opening / upgrading month<sup>iv</sup>**.

Integrated Account Services	Total Relationship Balance Growth Amount Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of September 2023	Total Relationship Balance Reward <sup>(1)</sup>
 / 	HK\$500,000 – below HK\$1,000,000	HK\$300
	HK\$200,000 – below HK\$500,000	HK\$150
	HK\$100,000 – below HK\$200,000	HK\$100

### "Refer Friends" Reward

Eligible customers who successfully refer friends and family to open new accounts with designated Invitation Code and meet all of the conditions, can enjoy reward **up to HK\$2,850** cash reward\*!

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

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

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

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

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

## Banking TrendyToo Customers Exclusive Welcome Offers<sup>(10c)</sup>

New Banking TrendyToo customers\* successfully opening account from 1 October 2023 to 31 December 2023 (both dates inclusive) can enjoy up to **HK\$300** extra welcome rewards:

### Banking TrendyToo Exclusive Welcome Offers

Successfully open new securities account and complete one designated stock transaction via designated transaction channel to enjoy HK\$100 reward<sup>^</sup> and first 4 months HK\$0 brokerage fee offer for buying and selling HK Stocks, A Shares and US Stocks

New BOC Chill Card application with successful approval can enjoy extra HK\$100<sup>#</sup> reward

Newly bind BoC Pay to enjoy up to HK\$100 e-coupon (only applicable to designated merchants)

- Successfully download the BoC Pay mobile app and bind for the first time can enjoy HK\$50 Welcome Coupons
- Make a merchant purchase/ transfer/ Transit Code transaction via BoC Pay during the Promotion Period to receive HK\$50 Bonus Coupons

\*Banking TrendyToo customers refer to personal customers aged 18-35 (including 18 & 35 years old) who hold *Enrich Banking / i-Free Banking* accounts from 1 October 2023 to 31 December 2023.

<sup>^</sup>Cash reward

<sup>#</sup>BOC Credit Card Free Spending Credit

## Other Offers



### Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking can enjoy up to **HK\$2,000** rewards<sup>(7),ix</sup>.
- Integrated Banking Services customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount<sup>x</sup>.
- **Up to HK\$2,300<sup>(4c)</sup>** exclusive rewards of Foreign Exchange via Mobile Banking for new to payroll customers.



### Protection

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

- Enjoy a discount of up to 8% off for your first year premium<sup>(8a),xi</sup> when customers enroll in BOC Life Deferred Annuity (Lifetime)<sup>™</sup> underwritten by BOC Group Life Assurance Company Limited ("BOC Life") that may also provide a tax deduction<sup>xii</sup>. You may also enjoy the first year premium discount from other designated life insurance plan, please contact BOCHK branch staff for details.
- Period: From 1 October to 31 December 2023 (both dates inclusive)

For details, please contact BOCHK branch staff.

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

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Life Insurance Plans should be resolved between directly BOC Life and the customer.

#### General Insurance<sup>(8b),(8c)</sup> - underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance")

- Customers may enjoy up to 30% off premium discount and HK\$150 shopping voucher upon successful enrolment in Universal Smart Travel Insurance Plan via designated online channels.
- Customers can enjoy up to 25% off premium discount for the first year premium upon successful enrolment in Smart Domestic Helper Insurance Plan via BOCHK Mobile Banking.
- Promotion Period: From 29 June 2023 to 13 December 2023 (both dates inclusive)

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

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the General Insurance Plans should be resolved directly between BOCG Insurance and the customer.



**Act Now!****Promotion Hotline (852) 3669 3911 | [www.bochk.com](http://www.bochk.com)****Set up and upgrade your Integrated Banking Services Anytime!****BOCHK Mobile  
Banking Account  
Opening Details**

Login to Mobile Banking



Menu



Account



Upgrade Service



Login to Online Banking



Upgrade or Open Account



Upgrade Service

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

**Register "Payroll Service" Promotion**

Mobile Banking ▶ Menu ▶ Payroll Account

or



Login to Internet Banking ▶ Select "Banking" "Payroll Account"

**Switch Payroll Account or set up Standing Instruction**

Notify your company about change of your Payroll Account to deposit salary to BOCHK

or

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

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

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

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

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

**\*\*Certification by the Insurance Authority:**

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

**Remarks:**

- Promotion period is from 1 October 2023 to 31 December 2023 (both dates inclusive) ("the Promotion Period")
- Customers who have not taken up or cancelled Bank of China (Hong Kong) Limited ("BOCHK") *Private Wealth* or *Wealth Management* or *Enrich Banking* or *i-Free Banking* service ("Integrated Account Services") in the past 6 months prior to 1 October 2023.
- Customers are required to achieve the designated Total Relationship Balance Growth, i.e. comparing the next month's Total Relationship Balance after the successful account opening or upgrading month with their Total Relationship Balance of September 2023.
- Customers are required to maintain the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.
- BOC Cheers Card's Welcome Offer is only applicable to main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or were once cardholders in the 12 months prior to the date of application. Welcome Offer of up to 375,000 Gift Points is applicable for *Private Wealth* and *Wealth Management* customers while Welcome Offer of up to 300,000 Gift Points is applicable to other customers. In the ratio of every 250 Gift Points can be converted to HK\$1 Cash Rebate, 375,000 Gift Points can be converted into HK\$1,500 Cash Rebate and 300,000 Gift Points can be converted into HK\$1,200 Cash Rebate. The promotional offers are subject to terms and conditions, please refer to BOC Cheers Card website [www.bochk.com/s/a/cheerscard\\_e](http://www.bochk.com/s/a/cheerscard_e) or other relevant promotion materials for details.
- BOC Chill Card's New Customer's Welcome Offer HK\$500 Cash Rebate is only applicable to new main card applicants whose application is submitted via online application channel and fulfil designated spending requirements, and who have not cancelled any BOC credit card or were once cardholders in the 12 months prior to the date of application. The promotional offers are subject to terms and conditions, for details please refer to [www.bochk.com/s/a/chill\\_en](http://www.bochk.com/s/a/chill_en) or other relevant promotion materials.
- BOC Dual Currency Card's Welcome Offer up to HK\$300 Cash Rebate is only applicable to main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or were once cardholders in the 12 months prior to the date of application. The promotional offers are subject to terms and conditions, please refer to BOC Dual Currency Card website [www.bochk.com/s/a/gba](http://www.bochk.com/s/a/gba) or other relevant promotion materials for details.
- For "Smart Invest" detail, please enter [www.bochk.com](http://www.bochk.com) (Path: Investment -> Fund -> Click "Enjoy easy fund subscription and 0% subscription fee via PlanAhead/ "Smart Invest" Plus") or enter the link [https://www.bochk.com/dam/investment/fund/smartinvest\\_e.html](https://www.bochk.com/dam/investment/fund/smartinvest_e.html).
- Eligible Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount during the Promotion Period, will be entitled to up to HK\$2,000 rewards.

- x. Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking, Manned Phone Banking Services and Phone Banking, can enjoy the following exchange discount offer. This offer is not applicable to foreign currency banknote exchange or transactions conducted through "Corporate Banking Service Online".

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

- xi. First Year Premium Discount is subject to the terms and conditions. The premium amount deducted from First Year Premium Discount will not be considered as premium paid and is not eligible for tax deduction.
- xii. There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment. Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA [www.ia.org.hk](http://www.ia.org.hk)
- xiii. Mortgage promotion designated transactions include: Register for "Payroll Account", take up *Wealth Management* / *Enrich Banking* service, enroll in home insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or successfully login to BOCHK Internet Banking / Mobile Banking.
- xiv. The offer is only applicable to *Private Wealth* / *Wealth Management* customers who successfully drawdown the mortgage loan on or before 30 April 2024, the records of the BOCHK system shall prevail. Eligible Mortgage Customers must provide the designated promotion code "GEN2023Q4" to BOCHK staff when applying for mortgage services in order to register for Mortgage Offer. Regarding the registration records of BOCHK Mortgage Offer, the records of BOCHK system shall prevail.
- xv. The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0799%. The annualised percentage rate ("APR") is 1.78%, without handling fee. (The APR does not include cash rebate). The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, APR, terms and conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash - Tax Season Loan / BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

#### General Terms and Risk Disclosure



#### Terms and Conditions of the promotion offers



For relevant details, please scan the QR codes.

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