

## Sculpt your financial life and wealth management with ease

### Enjoy Welcome Rewards up to HK\$91,000<sup>(a)</sup>

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

#### Welcome Offers



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



Exclusive for New *Private Wealth* or *Wealth Management* Customers: "Smart Savings Deposit Offer"  
Preferential interest rate  
**up to 3.5% p.a.**<sup>(3a)</sup>



Exclusive Privileges for New Payroll Customers: up to **HK\$888** 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\$8,238 rewards** and **NAILONG gifts**



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\$6,450**<sup>(12c)</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>



New Banking TrendyToo customers can enjoy Preferential HKD Savings Deposits Rate of **up to 3% p.a.** and up to HK\$100 Extra Reward for Mobile Account Opening<sup>(10b)</sup>



Designated Investment Products Transaction Rewards **up to HK\$45,888**<sup>(c)</sup>



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

- (a) Actual total rewards up to HK\$91,452 include "Total Relationship Balance Growth Reward" up to HK\$10,888 free spending credit, "Wealth Product Reward" up to HK\$2,000, 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\$45,888 and up to HK\$4,888 for each successful Private Wealth referral.
- (b) Promotion period: from now until 31 December 2024. 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 and Wealth Product Reward<sup>(1)</sup>





Customers who have newly taken up or upgraded to *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking Service*<sup>ii</sup> of Bank of China (Hong Kong) Limited during the promotion period<sup>i</sup>, can enjoy **up to HK\$12,888 Free Spending Credit** upon fulfilment of all the requirements below:

- Prior to 31 March 2024, 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>.**
- Private Wealth / Wealth Management* customers who are entitled to Total Relationship Balance Growth Reward can also enjoy Wealth Product Reward upon fulfilment of all the requirements below:
  - Conduct below transactions ("Eligible Transactions") in the account opening / upgrading month and the subsequent month with designated aggregate amount.
    - Fund Subscription (excluding investment fund transactions with subscription fee below 1% / subscription of money market funds / switching transactions of investment funds / Monthly Funds Savings Plan / transactions made via "Smart Invest"); OR
    - Equity Linked Investment Products; OR
    - Third Party Structured Note linked to Equity\*; OR
    - Corporate Bonds Subscription\* (excluding bonds issued by the HKSAR Government / bonds issued by entities or organizations that are wholly owned by the HKSAR Government / sovereign bonds issued by the Central People's Government / bonds issued by policy banks of the People's Republic of China; OR
    - Buying Hong Kong stocks, A shares and US stocks (excluding Monthly Stocks Savings Plan and IPO subscription).

Aggregate Amount of Eligible Transactions (HKD equivalent)	Free Spending Credit
HK\$1,000,000 or above	HK\$2,000
HK\$500,000 - Below HK1,000,000	HK\$500

Remarks: Wealth Product Reward is not applicable to joint-name accounts. Eligible Transactions are determined by the transaction date and/or filled order completion date. For non-Hong Kong dollar denominated transactions, the transaction amount will be converted into Hong Kong dollar at the exchange rate determined by BOCHK. The relevant transaction amount shall be determined by the Bank.

\* Third Party Structured Note linked to Equity and Corporate Bonds are only for *Private Wealth* Professional Investor customers.

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 December 2023	Total Relationship Balance Reward <sup>(1)</sup>	Wealth Product Reward	Securities Offer	
	HK\$8,000,000 or more	HK\$10,888	Up to HK\$2,000	Deposit HK Stocks or A Shares to enjoy up to HK\$15,000 cash reward <sup>(6f)</sup>	
	HK\$5,000,000 - below HK\$8,000,000	HK\$3,288		-	Successfully open a new securities account and enjoy HK\$0 brokerage fee offer for buying stocks <sup>(6c), (6d)</sup>
	HK\$3,000,000 - below HK\$5,000,000	HK\$1,288			
	HK\$1,000,000 - below HK\$3,000,000	HK\$888			
 	HK\$500,000 - below HK\$1,000,000	HK\$388			
	HK\$200,000 - below HK\$500,000	HK\$288			
	HK\$100,000 - below HK\$200,000	HK\$188			



Wealth Management customers who successfully fulfil designated requirements will enjoy **up to HK\$8,238 rewards** and **NAILONG gifts**.

## Year of the Dragon CNY Rewards

### CNY Account Opening Rewards

Eligible Customer	CNY Account Opening Rewards		
1) Newly open “Kiddie Sky Savings Account” for child under age of 11; 2) Customer at the age of 11 to 17 who have newly taken up <i>i-Free Banking Service</i> <sup>1</sup>	Deposit HK\$3,000 or above	<b>Lucky Money Reward of HK\$100</b>	Not applicable
	Father/ mother/ guardian of the child must be <i>Wealth Management</i> customer; AND deposit HK\$3,000 to below HK\$10,000		<b>NAILONG Nightlight</b>
	Father/ mother/ guardian of the child must be <i>Wealth Management</i> customer; AND deposit HK\$10,000 or above		<b>NAILONG Nightlight &amp; Sweet bedtime NAILONG blanket</b>

### CNY Saving Rewards

- Newly open *Kiddie Sky Savings Account* / *i-Free Banking Service* **FamilyMAX Smart Savings Deposits of up to 3.5% p.a.**<sup>2</sup>
- Enjoy **Smart Savings Deposit Offer of up to 3.5% p.a.** within first 100 calendar days upon successful taking up of *Wealth Management* Services.

### Refer Family Rewards – Double up to HK\$6,000 cash rewards<sup>3</sup>

- Referrer can enjoy **HK\$1,000 reward** upon each successful referral of *Wealth Management* customer
- Referrer can enjoy **HK\$2,000 reward** upon each successful referral of *Wealth Management* customer and his/her child to open designated account<sup>4</sup> (“*Wealth Management* Family”)

### Family Rewards

- 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 HK Stocks and A Shares to enjoy **\$0 brokerage fee offer for each of the first 8 transactions**
- BOC Cheers Card - **Up to HK\$1,500 cash rebate**<sup>5</sup>
- You and your children successfully download and bind BoC Pay for the first time - **Earn up to HK\$150 BoC Pay Coupon**<sup>6</sup>
- “Wealth Planning Service” - **Earn up to HK\$188 BoC Pay Coupon**<sup>7</sup>
- Activation of “Live Young Rewards App” by New Member - **Earn SEMG Spinal Scan Exam (worth HK\$400)**<sup>8</sup>
- “Financial Needs Analysis” - Receive a **24K golden dragon ornament or HK\$200 supermarket shopping voucher**

Remarks (applicable to FamilyMax Rewards only):

<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> 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 3.5% p.a. for the first HK\$100,000 Deposits Balance in respect of 1 month tenor.

<sup>3</sup> Assuming referrer successfully referred 3 *Wealth Management* Families and 3 *Enrich* / *i-Free* customers and fulfilled all requirements.


- <sup>4</sup> Customers at the age of 11 to 17 who have newly taken up *i-Free Banking Service* or *Wealth Management* customers who newly open “Kiddie Sky Savings Account” for their children below the age of 11. 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 identify the children status.
- <sup>5</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>6</sup> Customer and/or his/ her child aged 16-17 who is an *i-Free Banking* customer(the “Eligible 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 BoC Pay Coupons with a total value of HK\$50. An Eligible Customer who binds his/her BoC Pay account with his/her BOC Smart Account and 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 BoC Pay Coupons with a total value of HK\$50. An Eligible Customer who binds his/her BoC Pay account with his/her BOC Smart Account and makes a merchant purchase of HK\$200 or above in HKD via BoC Pay during the Promotion Period is eligible to receive extra BoC Pay Coupons with a total value of HK\$50. Each Eligible Customer is entitled to up to HK\$150 BoC Pay Coupons during the Promotion Period.
- <sup>7</sup> Selected Customers who successfully complete the “Wealth Planning Service” can enjoy up to HK\$188 Boc Pay Coupon. For details of Selected Customers requirement, please contact your Relationship Manager.
- <sup>8</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 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 Activate the “Live Young” Rewards App” as a New Member Terms and Conditions .

Unless otherwise specified, promotion period is from 1 January 2024 until 31 March 2024 (both dates inclusive). Terms and conditions apply to the FamilyMAX Rewards. Quota of the offers are limited and first-come-first-served.

## Savings

### Smart Savings Deposit 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\$500,000	<b>2.9%</b>	 Eligible customers who deposit <b>HK\$2,000,000</b> on account opening day and maintain for the first 100 days, can earn around <b>HK\$19,178</b> interest.
HK\$500,000 - below HK\$2,000,000	<b>3.2%</b>	
HK\$2,000,000 or above	<b>3.5%</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 2 January 2024 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 Account

### Payroll Mobile Double Rewards<sup>(4)</sup>

Enjoy up to **HK\$888 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*!



#### 1<sup>st</sup> Reward: **HK\$600 Payroll Mobile Reward**

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



#### 2<sup>nd</sup> Reward: Enjoy up to **HK\$288 Payroll Mobile Extra Reward** by continuously receiving salary via *Payroll Account*

<sup>^</sup>Up to HK\$888 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

<sup>\*</sup>BOC Life Deferred Annuity Plan (Fixed Term) (Apply via mobile banking)(underwritten by BOC Group Life Assurance Company Limited)

Payroll Account Privileges		
Securities Brokerage Fee Offer	Exclusive Rewards	Smart Invest
New/Existing Securities Account buying HK Stocks, A Shares and US Stocks <b>6 months \$0 brokerage fee offer</b> <sup>#, (4d), (4e)</sup>	Payroll customers who apply BOC Express Cash Instalment Loan can enjoy preferential rate <sup>xvi</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>xvii, (4g)</sup> & <b>HK\$100 Reward</b> for new customers <sup>(4h)</sup>

<sup>#</sup> New Securities Account can enjoy first 6 months \$0 brokerage fee offer for buying stocks. Existing Securities Account can enjoy \$0 brokerage fee offer for buying stocks from 1 April 2024 to 30 September 2024.

<sup>\*</sup> 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 Cash Reward**<sup>(9a)</sup> upon successful application for BOCHK mortgage loan via Home Expert App, and if such mortgage is successfully drawn, plus subscription to any 4 of the designated products<sup>xiv</sup>.
- Customers who successfully apply for BOCHK Mortgage Loan and enroll *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>xv</sup>.
- Promotion period: From 1 January 2024 to 31 March 2024 (loan drawdown date: on or before 31 July 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>xvi</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** Limited Time Cash Rebate.
- 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 4 January 2024 to 29 February 2024 (Last Drawdown Date on or before 30 April 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\$45,888**<sup>(c)</sup>.

#### 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\$30,888** (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 January 2024 to 31 March 2024 (both dates inclusive).

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

## Fund

- 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.
- Customers are entitled to enjoy HK\$1,000 reward for every HK\$200,000 (or equivalent) transfer-in of Investment Fund. The maximum amount of transfer-in reward is HK\$20,000<sup>(6h)</sup>.
- Promotion period: From 2 January 2024 to 30 March 2024 (both dates inclusive).

<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 January 2023 to 31 December 2023, or ii) who open their BOCHK Funds accounts on or after 1 January 2024.

<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 \$0 brokerage fee** for buying HK Stocks, A Shares<sup>(6c)</sup> and US Stocks<sup>(6d)</sup>.
- Unlimited **\$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: 2 January 2024 to 31 March 2024

(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 2 January 2024 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 Private Banking service with BOCHK
Referee	Newly take up <i>Private Wealth</i> service	Achieve the Total Relationship Balance of HK\$8,000,000 or above <sup>iii</sup> in the next month after the successful <i>Private Wealth</i> account opening, and maintain for the subsequent 3 months upon the successful account opening month <sup>iv</sup>
	Upgrade to <i>Private Wealth</i> service	Achieve the Total Relationship Balance of HK\$8,000,000 or above <sup>iii</sup> & the Total Relationship Balance growth amount at HK\$3,000,000 or above in the next month after successful <i>Private Wealth</i> account upgrading, and maintain for the subsequent 3 months upon the successful account upgrading month <sup>iv</sup>

### 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 2024.
- 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<sup>(1)</sup>

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

- Prior to 31 March 2024, 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 December 2023	Total Relationship Balance Reward <sup>(1)</sup>
 	HK\$500,000 – below HK\$1,000,000	HK\$388
	HK\$200,000 – below HK\$500,000	HK\$288
	HK\$100,000 – below HK\$200,000	HK\$188

### "Refer Friends" Reward<sup>(12c)</sup>

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\$6,450** cash reward\*!

	Wealth Management	Enrich Banking/ i-Free Banking <sup>#</sup>
Reward that referrer can enjoy upon each successful referral	HK\$1,000	HK\$150
Reward that referrer can enjoy upon each successful referral a <i>Wealth Management</i> customer and his/her child to open designated account <sup>^</sup> ("Wealth Management Family")	HK\$2,000	Not Applicable

Referrer rewards of up to HK\$6,000 is limited to the first 3 *Enrich Banking* / *i-Free Banking* referrals and the first 3 *Wealth Management* referrals.

## Referral Steps:

1

Login in Mobile Banking or Internet Banking to obtain designated "Invitation Code"

2

Share designated "Invitation Code" with friends and family

3

Referees successfully open account within promotion period and input the "Invitation Code" during account opening

- \* Assuming referrer successfully referred 3 *Wealth Management Families* and 3 *Enrich Banking / i-Free Banking* 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)
- ^ Customers at the age of 11 to 17 who have taken up *i-Free Banking Service* or *Wealth Management* customers who open "*Kiddie Sky Savings Account*" for their children below the age of 11. 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 to verify their relationship.

## Banking TrendyToo Double Rewards for Mobile Account Opening<sup>(10b)</sup>

New Banking TrendyToo customers\* who open account via Mobile Banking and complete designated tasks can enjoy "Banking TrendyToo Double Rewards for Mobile Account Opening":

### Designated Tasks<sup>1</sup>


**Securities Transaction<sup>2</sup>**


**Payroll Account<sup>3</sup>**


**Foreign Exchange<sup>4,5&6</sup>**


**FPS Binding<sup>7</sup>**

#### First Reward: Interest on the Goal

With HKD savings deposits balance of **HK\$50,000 or above** (each account is counted separately), and complete **designated tasks within the Challenge Period** of each month can enjoy **preferential HKD savings deposits rate of up to 3% p.a.**

Base Rate	Preferential HKD savings deposits rate of <b>1% p.a.</b> ; AND
Bonus Rate	Earn an additional preferential HKD savings deposits rate of 0.5% p.a. by completing one of the designated tasks. Customers can further unlock extra preferential HKD savings deposits rate of up to <b>2% p.a.</b>

Challenge Period(s) (both dates inclusive)	HKD Savings Deposits Rate Offer Period
2 January to 20 January 2024	1 February to 29 February 2024
21 January to 20 February 2024	1 March to 31 March 2024
21 February to 20 March 2024	1 April to 30 April 2024

#### Second Reward: Extra Reward for Mobile Account Opening

**New Banking TrendyToo customers** who complete designated tasks on or before **31 March 2024** can enjoy **up to HK\$100 cash reward**:

Complete **3** of the designated tasks to enjoy **HK\$50** cash reward; OR

Complete **4** designated tasks to enjoy **HK\$100** cash reward

\* Banking TrendyToo customers refer to personal customers aged 18-35 who hold Enrich Banking / i-Free Banking accounts from 2 January to 31 March 2024 (both dates inclusive).

Remarks: (applicable to Banking TrendyToo Double Rewards for Mobile Account Opening only):

- Complete designated task(s) with personal single-name account in each Challenge Period(s). Each transaction will only be calculated once in each Challenge Period(s)
- Buy or Sell HK Stocks, A Shares or US Stocks; or odd lots. Exclude Monthly Stocks Savings Plan and IPO Shares Subscription
- Register for Payroll Account via Mobile Banking of BOCHK; or start receiving salary by "electronic payroll arrangement" via Payroll Account or newly set up "Standing Instruction" to deposit salary to BOCHK. For the registration record for BOCHK Payroll Account, BOCHK's system record shall prevail
- Accumulate foreign exchange transactions amount of HK\$1,000 or above (or equivalent) via BOCHK Mobile Banking. 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
- Conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking
- 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.
- Successfully set BOCHK account as the Faster Payment System ("FPS") Default Receiving Account. Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, and maintain BOCHK account as the FPS Default Receiving Account, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice



## Other Offers

### Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking can enjoy HK\$100 welcome rewards<sup>(7a),ix</sup> and up to **HK\$2,000** rewards<sup>(7b),x</sup>.
- Integrated Banking Services customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount<sup>xi</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 30% off for your first year premium<sup>(8a),xii</sup> when customers enroll in BOC Life Deferred Annuity (Lifetime) OR SmartViva Flexi VHIS<sup>iii</sup> underwritten by BOC Group Life Assurance Company Limited ("BOC Life") that may also provide a tax deduction<sup>xiii</sup> (Terms and Conditions apply).
- You may also enjoy the first year premium discount from other designated life insurance plan, please contact BOCHK branch staff for details.
- Promotion Period: From 18 December 2023 to 28 March 2024 (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.

**Notes:** The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and/or surrenders the designated plans 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.

SmartViva Flexi VHIS is a certified plan that has been registered under VHIS and has fulfilled the requirements imposed by Food and Health Bureau towards VHIS's Flexi Plan. SmartViva Flexi VHIS does not include any guaranteed cash value, dividend or maturity benefit. The benefits will only be paid according to insured event when the Insured Person suffers from insured event. No premium and levy will be refunded whenever the policy is surrendered or coverage ends.

#### **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 and HK\$100 e-voucher upon successful enrolment in Smart Domestic Helper Insurance Plan via BOCHK Mobile Banking.
- Promotion Period: From 16 December 2023 to 31 March 2024 (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.

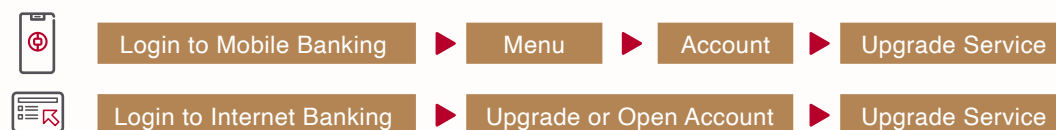
In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to 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)**

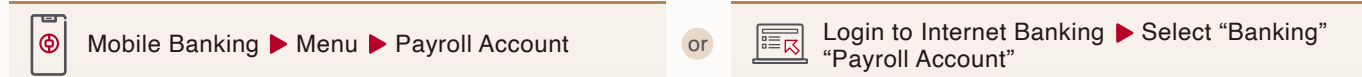
**Set up and upgrade your Integrated Banking Services Anytime!**

**BOCHK Mobile  
Banking Account  
Opening Details**

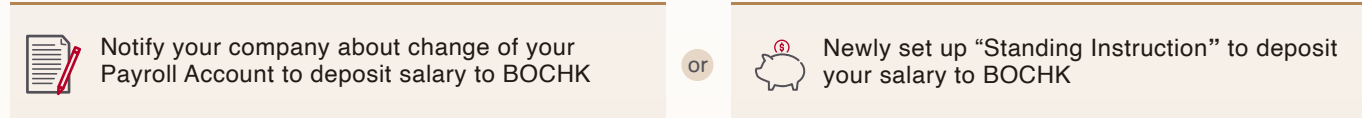


It is necessary to maintain the "Total Relationship Balance" up to designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services. For details, please refer to Terms and Conditions.

### Register "Payroll Service" Promotion



### Switch Payroll Account or set up Standing Instruction



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

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

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

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

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

The mere fact that the 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 January 2024 to 31 March 2024 (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 Banking Services") in the past 6 months prior to 1 January 2024.
- 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 December 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 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 [www.bochk.com/s/a/chill\\_en](http://www.bochk.com/s/a/chill_en) or other relevant promotion materials for details.
- 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).

- ix. Eligible Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount during the Promotion Period, will be entitled to HK\$100 welcome rewards.
- x. 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.
- xi. 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

- xii. 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.
- xiii. 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) and website of Inland Revenue Department of HKSAR [www.ird.gov.hk](http://www.ird.gov.hk).
- xiv. Mortgage promotion designated transactions include: Bind BoC Pay with BOC UnionPay Credit Card issued in Hong Kong bearing the BOCHK logo and/or Smart Account and/or Payment Account, take up Wealth Management / Enrich Banking Service, enroll in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card or login to BOCHK Mobile Banking successfully.
- xv. The offer is only applicable to *Private Wealth / Wealth Management* customers who successfully drawdown the mortgage loan on or before 31 July 2024, the records of the BOCHK system shall prevail. Eligible Mortgage Customers must provide the designated promotion code "GEN2024Q1" 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.
- xvi. 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 abovementioned 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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