



**Terms and conditions of replying the SMS to upgrade to *Wealth Management*:**

1. By replying the SMS to upgrade to *Wealth Management*, customers will take the default services of *Wealth Management*, including:
  - 1.1. The language of Electronic Consolidated Statement will be defaulted as Chinese.
  - 1.2. HKD Savings Account will be defaulted as the settlement account. If customers hold more than one HKD Savings Account, the latest HKD Savings Account opened will be the settlement account.
  - 1.3. If customers do not hold any HKD Savings Account, the HKD Current Account will be the settlement account. If customers hold more than one HKD Current Account, the latest HKD Current Account opened will be the settlement account.
2. Only customers who received the SMS invitation are applicable to upgrade to *Wealth Management* by replying the SMS. The upgrade arrangement does not apply to customers who get the SMS shared by other parties.
3. If customers wish to set-up "Auto-Sweeping Service", they can apply via online banking or visit any of our branches for application
4. The bank will process the upgrade application within 30 days after the end of SMS reply period. The approval of the upgrade application is subject to the Bank's final decision.
5. Terms and Conditions apply to the relevant products and services. The Terms and Conditions of the related service will be provided electronically. Please read and accept the related Terms and Conditions. These Terms and Conditions will be available for download and store in the BOCHK website within 30 days of submission of account opening request or transaction instruction. Such information may not be available for viewing or downloading after said specified timeframe.
6. Should there be any discrepancy between the Chinese and English versions, the Chinese version shall prevail.