

# Sculpt your financial life and wealth management with ease

## Enjoy Welcome Rewards of up to HK\$87,000<sup>(a)</sup>

BOCHK is your partner in planning and growing your wealth. Manage your finances easily through our mobile app, or work with our experts on personalised solutions. Sign up for Integrated Banking Services and receive exclusive welcome rewards!

### Welcome Offers



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



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



Exclusive Privileges for New Payroll Customers who complete designated requirements:  
**HK\$688** Payroll Reward and Exclusive Product Offers<sup>(4)</sup>



**Banking TrendyToo** Year-round **\$0** brokerage fee<sup>(c)</sup> and **\$0** safe custody fee<sup>(10b)</sup>



**"Legacy of Love"**<sup>(d)</sup>  
Refer your children to take up *Private Wealth*, who can enjoy the waiver of Total Relationship Balance requirement and reward of **up to HK\$4,000**<sup>(12)</sup>



Referral Program: **up to HK\$8,888**<sup>(11)</sup> for each successful *Private Wealth* Referral; *Wealth Management*, *Enrich Banking* and *i-Free Banking*, enjoy "Refer Friends" offer worth **up to HK\$3,450**<sup>(10c)</sup>



Welcome offer for new customers who successfully apply for a BOC Cheers Card and Supplementary Card<sup>(2a)</sup> **up to 400,000 Gift Points** (equivalent to **HK\$1,600 Cash Rebate**)<sup>(b)</sup> BOC Chill Card<sup>(2b)</sup> **HK\$500 Cash Rebate**<sup>(b)</sup> BOC Go Card<sup>(2c)</sup> **up to HK\$300 Cash Rebate**<sup>(b)</sup>



Designated Investment Products Transaction Rewards of **up to HK\$40,688**<sup>(e)</sup>



*Private Wealth* customers successfully open a new securities account and complete a stock transaction to receive **100 units of The Tracker Fund of Hong Kong**<sup>(f)</sup> (Stock code: 2800.HK)<sup>(6e)</sup>



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

Terms and Conditions apply to the relevant offers and services. Investment involves risks.

- (a) Actual total rewards up to HK\$87,752 include "Total Relationship Balance Growth Reward" up to HK\$10,000 free spending credit, "Wealth Product Reward" up to HK\$2,000 free spending credit, HK\$688 Payroll Account Welcome Reward, BOC Express Cash Instalment Loan Balance Transfer up to HK\$23,888 cash rebate, "BOC Cheers Card" and Supplementary Card welcome offer up to HK\$1,600 cash rebate, Designated Investment Products Transaction Rewards up to HK\$40,688, and up to HK\$8,888 for each successful *Private Wealth* referral.
- (b) Promotion period: until 31 December 2025. Applicable to customer who has not cancelled or holds any BOC credit card within 12 months from the application and bound with terms and conditions.
- (c) Banking TrendyToo \$0 brokerage fee is applicable to first HK\$500,000 in stock trading every month.
- (d) Applicable to children aged 18-28 of *Private Wealth* customers with "Total Relationship Balance" of HK\$8,000,000 or above.
- (e) Assuming that the customer fulfils 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 Securities. Cash reward of subscribing to Equity Linked Investment Products is up to HK\$30,688, and customers depositing HK Stocks or A Shares can enjoy up to HK\$10,000 cash reward. Please refer to below Designated Investment Products Transaction Rewards for relevant offers and details.
- (f) 100 units of Tracker Fund of Hong Kong (Stock Code: 2800.HK) worth HK\$2,460. (The value of the shares is calculated based on the closing price of HK\$24.60 on HKEx on 24 June 2025 and is provided for reference only.)
- (g) 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.

Unless otherwise specified, the promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive).



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

Customers who have newly taken up<sup>ii</sup> or upgraded to *Private Wealth / Wealth Management / Enrich Banking Service* 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:

- As of 30 September 2025, 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 after the successful designated account opening / upgrading month<sup>iv</sup>.**
- Private Wealth / Wealth Management* customers who are entitled to the Total Relationship Balance Growth Reward can also enjoy the Wealth Product Reward upon fulfilment of all the requirements below:
  - Conduct below transactions (“Eligible Transactions”) in the designated trading period with designated aggregate amount as stated below.
    - Fund Subscription (excluding investment fund transactions with subscription fees below 1% / subscriptions to money market funds / switching transactions of investment funds / Monthly Funds Savings Plan / transactions made via “Smart Invest”); OR
    - Equity Linked Investment Products; OR
    - Buying Hong Kong stocks, A shares and US stocks (excluding Monthly Stocks Savings Plan and IPO subscriptions).

| <i>Private Wealth / Wealth Management</i> account opening / upgrading month | Transaction Time of Eligible Products (“Designated Trading Period”) |
|---|---|
| July 2025   | November 2025 to December 2025                                      |
| August 2025   | December 2025 to January 2026                                       |
| September 2025  | January 2026 to February 2026                                       |
| Designated Aggregate Amount of Eligible Transactions (HKD equivalent)       | Free Spending Credit  |
| HK\$1,000,000 or above  | HK\$2,000   |
| HK\$500,000 - below HK\$1,000,000   | 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 fund transactions, the amount of Eligible Transactions 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.

| Integrated Banking Services   | Total Relationship Balance Growth Amount<br>Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of June 2025 | Total Relationship Balance Reward | Wealth Product Reward | Securities Offer   |
|---|--|-----------------------------------|-----------------------|--|
|  | HK\$8,000,000 or more  | HK\$10,000                        | Up to HK\$2,000       | For eligible <i>Private Wealth</i> Customers, complete a stock transaction within 3 months after account opening to receive 100 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK) <sup>(6e)</sup><br><br>Deposit HK Stocks or A Shares to enjoy up to HK\$10,000 cash reward <sup>(6g)</sup><br><br>Successfully open a new securities account to enjoy the first 6 months of \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee for buying or selling HK stocks, A shares and US stocks <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                           |                       |  |



**FamilyMAX** customers who successfully fulfil the designated requirements will enjoy the rewards below:

### FamilyMAX Summer Lucky Draw

During each promotion period, complete designated requirements to earn a chance to win 4 Ocean Park tickets. You might be able to have fun in the park for different months!

Selected Customers\* who completed any 3 or above designated requirements during each promotion period to enter the lucky draw:

#### Travel

- Accumulated BOC Cheers Card / BOC Go Card eligible spending of HK\$5,000 or its equivalent
- Accumulated BOC Mastercard® Debit Card eligible spending of HK\$5,000 or its equivalent
- Accumulated foreign exchange transactions amount of HK\$5,000 or its equivalent

#### Open Account for Children

- Successfully open Kiddie Sky Savings Account (for aged under 11) or *i-Free Banking* (for aged 11-17) for children

#### Express Payment

- Accumulated BoC Pay+ merchant spending of HK\$2,000 or its equivalent

#### Protection and Investment

- Complete a buying or selling stocks transaction via single-name Securities Account or Family Securities Account
- Successfully enrolment for "Universal Smart Travel Insurance Plan – Annual Travel Plan" or "GoStudy Student Insurance Plan" or "Premier Home Comprehensive Insurance"

| Promotion Period                  | Prize                  | Qty |
|-----------------------------------|------------------------|-----|
| 1 July to 31 July, 2025           | 4 x Ocean Park tickets | 20  |
| 1 August to 31 August, 2025       | 4 x Ocean Park tickets | 20  |
| 1 September to 30 September, 2025 | 4 x Ocean Park tickets | 20  |

\*Selected customers include following designated *Private Wealth/ Wealth Management* FamilyMAX customers

- Received invitation via email/ BOCHK Mobile Banking promotion message.
- Successfully open Kiddie Sky Savings Account (for aged under 11) or *i-Free Banking* (for aged 11-17) for children.
- Successfully applied for BOC MasterCard® Debit Card supplementary card during the promotion period.
- Successfully open single-name Family Securities Account during promotion period.

### Legacy of Love

Customer's children who take up the *Private Wealth* service can be entitled to the waiver of Total Relationship Balance requirement and welcome offer of **up to HK\$4,000**, as well as products privileges:

- New Customer Account Opening via Mobile Banking App: Enjoy **HKD Time Deposit Preferential Interest Rate of up to 4.8% p.a.**
- Payroll Welcome Reward: **HK\$1,500 free spending credit**
- New BOC Cheers Card: Enjoy exclusive **10X Gift Points** on designated spendings<sup>a</sup>
- New Securities customer can enjoy **6 months \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee and a chance to receive up to 100 units of The Tracker Fund of Hong Kong<sup>b</sup>**
- Client and their children successfully enrolled "Legacy of Love" during the promotion period could enjoy the "Financial Needs Analysis" extra reward of **HK\$100 e-Coupon<sup>c</sup>** together

Remarks: Applicable to children aged 18-28 of Private Wealth customers with "Total Relationship Balance" of HK\$8,000,000 or above. Subject to terms and conditions. For details, please contact your Relationship Manager or visit branch for enquiry.

- Only applicable to FamilyMAX selected "Legacy of Love" customers who successfully apply for an BOC Cheers Visa Infinite Card ("Eligible Credit Card") during the promotion period, and enjoy the limited 10X Gift Point up to 50,000 Points on designated types of consumption spending for the 4th to 6th months of card issuance.
- Successfully open a new securities account to enjoy first 6 months \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee for buying or selling HK Stocks, A Shares, and first 6 months \$0 brokerage fee and \$0 safe custody fee for buying or selling US Stocks. *Private Wealth* customers who complete a buying or selling stock transaction within the first 3 months after opening the New Securities Account will be entitled to 100 units of Tracker Fund of Hong Kong (Stock Code: 2800.HK) worth HK\$2,460 (The value of the shares is calculated based on the closing price of HK\$24.60 on HKEx on 24 June 2026 and is provided for reference only).

- c. Successfully enrolled the "Legacy of Love" program, clients and their children who complete the "Financial Needs Analysis" during the promotional period shall receive an extra BoC Pay+ HK\$100 supermarket e-Coupon, on top of the prevailing rewards. Customers are required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.

### Family Rewards

1. Transfer in investment funds **up to HK\$20,000 cash rewards**<sup>1</sup>
2. **Selected Life Insurance plans – first year premium discount offer up to 30%**<sup>2a,2b</sup>
3. **During the promotion period, complete “Financial Needs Analysis”<sup>2b</sup> - get the chance to receive the HK\$400 BoC Pay+ Supermarket eCoupon**
4. Enrolment of designated Travel, Home Insurance, Domestic Helper or GoStudy Insurance via online channel - **30% premium discount and get the chance to receive the HK\$100 supermarket voucher**<sup>3</sup> (Promo code: FMX25)
5. BOC Mastercard® Debit Card - **up to 1% unlimited spending cash rebate**<sup>4</sup>, **Airport Express Ticket 50% off via KKday platform** (promo code: KKDBOCHKAE), enrolment of “Universal Smart Travel Insurance Plan” via online channel to enjoy **35% premium discount offer** (Promo code: DEBIT)
6. BOC Cheers Card – **up to HK\$1,600 Cash Rebate**<sup>5</sup>
7. Activate the “Live Young Rewards App” as a new member – get the chance to receive the **DECATHLON HK\$49 E-gift Card**<sup>6</sup>

Remarks (applicable to FamilyMax Rewards only):

- <sup>1</sup> Customers are entitled to enjoy a HK\$1,000 reward for every HK\$200,000 (or equivalent) transfer-in of Investment Fund during the promotion period. The maximum value of the transfer-in reward is HK\$20,000.
- <sup>2</sup>
  - a. Selected Life Insurance Plans are underwritten by BOC Group Life Assurance Company Limited ("BOC Life") or China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") (collectively called: "Life Insurance Companies"). Premium discount offer maybe variance among products of Life Insurance Companies and subject to related terms and conditions.
  - b. Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.
- <sup>3</sup> The relevant Travel, Home Insurance, Domestic Helper Insurance and GoStudy Insurance are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"). For details, please refer to the Terms and Conditions. Please visit BOCHK website > Insurance, to understand more product information and policy terms.
- <sup>4</sup> Up to 1% cash rebate is only applicable to *Private Wealth* customer, while *Wealth Management* and other customers can enjoy up to 0.5% cash rebate.
- <sup>5</sup> Customer who successfully apply for the BOC Cheers Card can enjoy up to 300,000 Points Welcome Offer (at the ratio of every 250 points to HK\$1), equivalent to HK\$1,200. Successfully apply for BOC Cheers Card Supplementary Card and make at least 1 transaction within 1 month after card issuance will be entitled to up to 100,000 Points (at the ratio of every 250 points to HK\$1), equivalent to HK\$400. For details, please refer to the Terms and Conditions.
- <sup>6</sup> Customers must successfully register as a new member of the "Live Young" Rewards Program ("Live Young") using **[FamilyMAX]** as the promo code, then download and activate the "Live Young Rewards App" during the promotion period. Subject to Activating the "Live Young Rewards App" as a New Member Terms and Conditions.

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. Terms and conditions apply to abovementioned promotion offer and insurance plans. Please note the relevant product risks. 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).

Terms and conditions apply to the FamilyMAX Rewards. A limited quota of offers is available, on a first-come-first-served basis.

### Welcome Smart Savings Deposit Offer<sup>(3a)</sup>

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

| Deposit Balance (US\$)            | Interest Rate (p.a.) | Example  |
|-----------------------------------|----------------------|--|
| Below 120,000                     | <b>2.5%</b>          |  Eligible customers who deposit <b>US\$380,000</b> on account opening day and maintain it for the first 100 days can earn about <b>US\$3,167</b> in interest. |
| 120,000 or above to below 380,000 | <b>2.7%</b>          |  |
| 380,000 or above                  | <b>3.0%</b>          |  |

Note: The Offer is only applicable to USD deposit of single-name Foreign Currency savings accounts. 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 "Preferential RMB and FX Time Deposit" with conversion funds equivalent to HK\$50,000 or above to 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%  | 11%  | 11%  | 10.88% | 8%   | 7%   |
| <b>1-Month</b>                                 | 3.5% | 3.5% | 3.5% | 3.5% | 3.5%   | 4.0% | 3.0% |

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts.

The preferential time deposit interest rates in this promotion material are quoted based on the interest rates of time deposits published on 30 June 2025 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

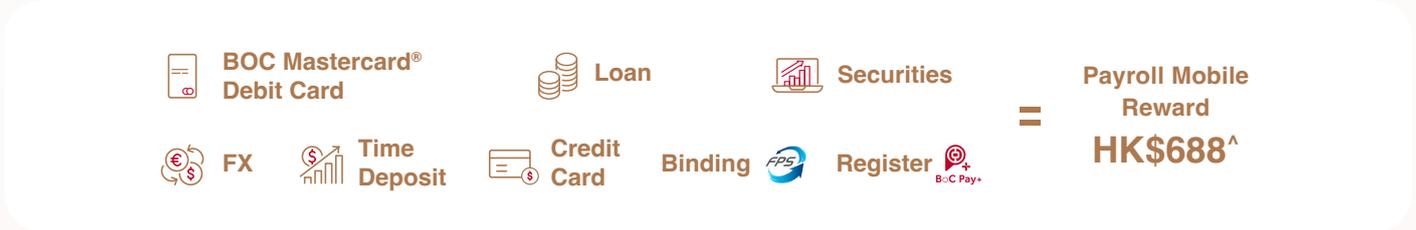
- New customers who are *Private Wealth* or *Wealth Management* customers and successfully apply for a BOC Cheers Card<sup>(2a)</sup> will be entitled to a Welcome Offer of **up to 300,000 Gift Points** (equivalent to **HK\$1,200 Cash Rebate**); other customers will be entitled to a Welcome Offer of **up to 225,000 Gift Points** (equivalent to **HK\$900 Cash Rebate**) (applicable to new customers who fulfil designated spending requirements)<sup>v</sup>. New customers who successfully apply for a BOC Cheers Card Supplementary Card<sup>(2a)</sup> and make at least 1 transaction within 1 month after card issuance will be entitled to **up to 100,000 Gift Points** (equivalent to **HK\$400 cash rebate**)<sup>v</sup>.
- New customers who successfully apply for a BOC Chill Card<sup>(2b)</sup> can enjoy a Welcome Offer of a **HK\$500 Cash Rebate** (applicable to new customers who fulfil designated spending requirements)<sup>vi</sup>.
- New customers who successfully apply for a BOC Go Card<sup>(2c)</sup> will be entitled to a Welcome Offer of a **Cash Rebate of up to HK\$300** (applicable to new customers who fulfil designated spending requirements)<sup>vii</sup>.

## Payroll Account

### Payroll Mobile Reward<sup>(4)</sup>

Enjoy **HK\$688 Payroll Mobile Reward**<sup>(4b),^</sup> and **Exclusive Product Offers** upon successful registration and use of *Payroll Account* and completion of designated transactions.

Register for BOCHK Payroll Account via Mobile Banking  Complete any two of the designated transactions on mobile<sup>^^</sup>



The diagram illustrates that completing any two of the following designated transactions on mobile banking will result in a Payroll Mobile Reward of HK\$688:

- BOC Mastercard<sup>®</sup> Debit Card
- Loan
- Securities
- FX
- Time Deposit
- Credit Card
- Binding
- Register (BoC Pay+)

**Payroll Mobile Reward HK\$688<sup>^</sup>**

<sup>^</sup> Payroll Mobile 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, (2) Successfully opened BOC Mastercard<sup>®</sup> Debit Card and made a single eligible spending, (3) Be successfully granted a BOC Express Cash Instalment Loan, (4) Buy / Sell Securities, (5) Foreign Currency Exchange, (6) Place Time Deposit, (7) Successfully applied and granted with BOC Cheers Card or BOC Chill Card or BOC Go Card, (8) Successfully set BOCHK account as the FPS Default Account or (9) Successfully register BoC Pay+ .

### Payroll Account Exclusive Product Offers

| Securities Brokerage Fee Offer   | BOC Express Cash Instalment Loan Offer   |
|--|--|
| <ul style="list-style-type: none"><li>Buying HK Stocks, A Shares or US Stocks: <b>\$0 brokerage fee</b> and <b>\$0 safe custody fee</b><sup>(4c),#</sup></li><li><b>\$0 transaction fee</b> for Monthly Stocks Savings Plan<sup>(4d)</sup></li></ul> | Payroll customers who apply for a BOC Express Cash Instalment Loan can enjoy a preferential rate <sup>xiv</sup> and receive an <b>extra HK\$1,000 cash rebate</b> <sup>*, (4e)</sup> |

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

# The maximum brokerage fee rebate amount for each phase during Securities Offer Promotion Period is HK\$5,000 and there is no maximum limit for the transaction count.

## Mortgage and Loan

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

- Customers are eligible to enjoy a preferential interest rate, cash rebate and extra **HK\$500 Cash Reward**<sup>(9a)</sup> upon successful application for a BOCHK mortgage loan via the Home Expert App, and that mortgage being successfully drawn, plus completion of any 4 of the designated products<sup>xii</sup>.
- Customers who successfully apply for a BOCHK Mortgage Loan, enrol for *Private Wealth / Wealth Management* and apply for a Payroll Account during the promotion period, plus drawdown the mortgage loan (collectively named “Eligible Mortgage Customers”) – can enjoy a **up to HK\$1,000 extra Cash Reward** for using the mortgage service<sup>(9b), xiii</sup>.
- Promotion period: from 1 July 2025 to 30 September 2025 (Loan Drawdown Date: on or before 31 January 2026).

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

### Loan<sup>(4e)</sup>

1. Annualised Percentage Rate as low as 1.78%<sup>xiv</sup>

2. Cash Rebate Offer

- Customers who successfully submit an application for a BOC Express Cash Instalment Loan and fulfil designated conditions can enjoy up to HK\$10,800 Cash Rebate.
- Customers who successfully submit an application for a BOC Express Cash Instalment Loan Balance Transfer and fulfil designated conditions can enjoy up to HK\$23,888 Cash Rebate.
- Promotion period: 1 July 2025 to 30 September 2025 (Loan Drawdown Date: on or before 31 October 2025).

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

## Designated Investment Products Transaction Rewards

Make transactions of the Designated Investment Products below to receive Rewards of **up to HK\$40,688**<sup>(e)</sup>.

### Equity Linked Investment Products

- Cash reward for subscribing to Equity Linked Investment Products of **up to HK\$30,688** (for each investment product)<sup>(6a)</sup> (customers should have registered to use the e-Statements / e-Advice of investment products).

### 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 a Fund Subscription Fee Reduction of up to HK\$6,000<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>##,(6h)</sup> via Internet Banking or branches.
- Customers are entitled to enjoy a HK\$800 reward for every HK\$200,000 (or equivalent) transfer-in of Investment Fund. The maximum value of the transfer-in reward is HK\$16,000<sup>(6i)</sup>.
- New customers can enjoy 0% subscription fee and HK\$100 Reward<sup>\*,(6j)</sup> for the first investment fund subscription made via “Smart Invest”<sup>viii</sup>.
- Promotion period: from 2 July 2025 to 30 September 2025 (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 between 1 July 2024 to 30 June 2025, or ii) who open their Fund accounts on or after 1 July 2025.

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

<sup>\*</sup> Eligible customers have to satisfy the conditions of 1) not having completed any subscription transactions through “Smart Invest” on or before 30 June 2025 and 2) have successfully settled subscription order through “Smart Invest” (no limitation on transaction amount) during the promotion period. 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.

### Securities

- Successfully open a new securities account to enjoy the first 6 months of \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee for buying or selling HK stocks, A shares and US stocks<sup>(6c),(6d)</sup>
- For eligible *Private Wealth* customers, complete a stock transaction within 3 months after account opening to receive 100 units of The Tracker Fund of Hong Kong (Stock code: 2800.HK)<sup>(6e)</sup>
- Unlimited **\$0 brokerage fee offer**<sup>(6f)</sup> for odd lot selling transactions via the designated trading channel.
- Deposit HK Stocks or A Shares via Central Clearing and Settlement System (CCASS) to enjoy **up to HK\$10,000** cash reward<sup>(6g)</sup>.

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

- During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application<sup>(9)</sup> and place a 1-month HKD Time Deposit “Mobile Account Opening Time Deposit” via BOCHK Mobile Banking with promotion code “BBANEWHKD” can enjoy a preferential interest rate of **up to 4.8% p.a.**

<sup>(9)</sup> Not applicable to “QR Account Opening” Service at branches with mobile phones.

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts. The above annual interest rate of preferential time deposit published on 30 June 2025 is for reference only. Customers may check the latest time deposit rates with BOCHK staff.

- Newly registered BoC Pay+ customers can enjoy **HK\$50 Welcome Rewards<sup>1</sup>**
- Newly registered BoC Pay+ customers or customers who upgrade to BoC Pay+ account can enjoy 12% Gift Points Reward to offset spending on 8<sup>th</sup>, 18<sup>th</sup> or 28<sup>th</sup> from July to September 2025.

|                 | Standard Reward    | 12% Gift Points Reward <sup>2</sup> |
|-----------------|--------------------|-------------------------------------|
| Conversion Rate | 250 Points = HK\$1 | 220 Points = HK\$1<br>(12% off)     |

Remarks (only applicable to BoC Pay+ Rewards):

- <sup>1</sup> The Welcome Rewards promotion period is from 1 July to 30 September 2025. Terms and conditions apply. Please visit BoC Pay+ relevant landing page for details.
- <sup>2</sup> Terms and conditions apply. Up to 12% off or 11,000 Gift Points to offset HK\$50 on spending per transaction.


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

### Private Wealth Customer Referral Reward

- Enjoy Referral Rewards of up to **HK\$8,888** every time you successfully refer a family member or friend to join *Private Wealth* during the promotion period<sup>i</sup>.
- The more you refer, the more you earn! No referral limit.

| Referral Requirements  | Referee Requirements   | Cash Reward    |
|--|--|----------------|
| Should have taken up Integrated Banking Services with BOCHK <sup>#</sup>   | Newly take up* / upgrade <sup>^</sup> to <i>Private Wealth</i> service | HK\$3,888 each |
| <ul style="list-style-type: none"> <li>• Should have taken up Integrated Banking Services with BOCHK<sup>#</sup></li> <li>• Refer his/her children/grandchildren to newly take up*/upgrade<sup>^</sup> to <i>Private Wealth</i> service</li> </ul> |  | HK\$8,888 each |

<sup>#</sup> Including *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking Service* or *Private Banking Service* of BOCHK.

<sup>\*</sup> Achieve the Total Relationship Balance of HK\$8,000,000 or above<sup>iii</sup> in the next month after the successful *Private Wealth* account opening, and maintain it for the subsequent 3 months after the successful account opening month<sup>iv</sup>.

<sup>^</sup> Achieve a Total Relationship Balance of HK\$8,000,000 or above<sup>iii</sup> and a Total Relationship Balance growth amount of HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrade, and maintain it for the subsequent 3 months after the successful account upgrade month<sup>iv</sup>.

## Offer for Banking TrendyToo Customers

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

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

- As of 30 September 2025, customers have to maintain:
  - A valid BOCHK Mobile Banking account; and
  - A valid “Questionnaire on Investment Preference” or complete a “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 after the successful designated account opening / upgrading month<sup>iv</sup>**.

| Integrated Banking Services   | Total Relationship Balance Growth Amount<br>Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of June 2025 | Total Relationship Balance Growth Reward |
|---|--|--|
|  | HK\$500,000 - below HK\$1,000,000  | HK\$300                                  |
|   | HK\$200,000 - below HK\$500,000  | HK\$150                                  |

### “Banking TrendyToo Refer Friends” Reward<sup>(10c)</sup>

Eligible customers who successfully refer friends and family members aged between 18 and 40 inclusive to open new accounts and meet all of the conditions can enjoy cash rewards of **up to HK\$3,450\*<sup>#</sup>**.

|  | Wealth Management | Enrich Banking | i-Free Banking |
|--|-------------------|----------------|----------------|
| Reward that referrer can enjoy upon each a successful referral | HK\$700           | HK\$300        | HK\$150        |

\* The number of rewards is limited to first 3 *Wealth Management* referrals, first 3 *Enrich Banking* referrals and first 3 *i-Free Banking* referrals. Each Eligible Referrer can enjoy maximum rewards of HK\$3,450 (assuming referrer successfully referred 3 *Wealth Management* customers, 3 *Enrich Banking* customers and 3 *i-Free Banking* customers and fulfilled all requirements).

<sup>#</sup> *Wealth Management / Enrich Banking / i-Free Banking* referees are required to be aged 18-40 inclusive on the day of account opening.

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts.

| Referral Steps: | 1  | 2  | 3   |
|-----------------|--|--|---|
|                 | Log into Mobile Banking or Internet Banking to obtain designated “Invitation Code” | Share designated “Invitation Code” with friends and family | Referees successfully open account within promotion period and input the “Invitation Code” while doing so |

### “TrendyTogether” \$0 Brokerage Fee and \$0 Safe Custody Fee Offers<sup>(10a)</sup>

#### Join “TrendyTogether”

Customers aged 18-30 can join “TrendyTogether” to enjoy:  
Year-round **\$0 brokerage fee**\* via designated trading channels and **\$0 safe custody fee**<sup>^</sup>

#### How to join TrendyTogether:

- Successfully complete a transfer transaction via the BOCHK Mobile Banking / BoC Pay+ “Transfer / FPS” function, of which at least HK\$1 should be made to a third-party payee (not applicable to transfers to the payer’s same name accounts of BOCHK and / or other banks), and also have entered a message as “TrendyTogether” at the “Message to payee” field (“Transfer task”). This will allow you to automatically join TrendyTogether (“Eligible TrendyTogether Customer”).

Offer details: <https://www.bochk.com/dam/investment/securities/trendytogether/en.html>

Remarks (only applicable to “TrendyTogether” customers):

<sup>\*</sup> Designated trading channels include Internet Banking, Mobile Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK. \$0 brokerage fee is applicable to first HK\$500,000 in stock trading every month.

<sup>^</sup> Fees that eligible TrendyTogether Customers still need to pay include but are not limited to transaction charges, Hong Kong stamp duty, transaction levies charged by the Securities and Futures Commission of Hong Kong, trading fees charged by Hong Kong Exchanges and Clearing Limited, stamp duty charged by the State Administration of Taxation, securities management fees charged by the China Securities Regulatory Commission, handling fees charged by Shanghai Stock Exchange or Shenzhen Stock Exchange, and transfer fees charged by the China Securities Depository.

## Banking TrendyToo New Customer Double Reward<sup>(10b)</sup>

New Banking TrendyToo customers\* to complete designated mission during promotion period to enjoy wonderful rewards:

### Registration mission<sup>1</sup>

During promotion period, successfully completed a transfer transaction via BOCHK Mobile Banking / BoC Pay+ "Transfer/FPS" function, of which the transfer should be made at least HK \$1 or above to a third-party payee and also have entered a message as "NEWYI" at the "Message to payee" field in order to successfully complete the registration mission.

### Designated Mission and rewards



**Mission 1**  
New Fund in  
\$10,000 or above

#### \$50 New Fund in reward<sup>2</sup>

- Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account and Time Deposit account, excluding Club Deposit) of the customer ("Total Deposit Balance") increase at least \$10,000 or more (HKD equivalent) on 30 September 2025, compared with 1 July 2025 ("Eligible Deposit Balance")



**Mission 2**  
Successful new  
application of  
BOC Mastercard®  
Debit Card

#### Up to 1.5% unlimited cash rebate

- successfully applied New BOC Mastercard® Debit card<sup>3</sup>
- The Eligible Customers who make eligible spending via BOC Mastercard® Debit Card during the Promotion Period could enjoy additional 0.5% cash rebate. Total up to 1.5% unlimited cash rebate<sup>4,5,6</sup>

|   | 0.5%<br>Basic rebate | <i>Private Wealth</i> -<br>Additional 0.5% cash rebate | Banking TrendyToo<br>New Customer Additional<br>0.5% cash rebate | Total<br>cash rebate% |
|---|----------------------|--|--|-----------------------|
| <i>Private Wealth</i>   | ✓                    | ✓  | ✓  | 1.5%                  |
| <i>Wealth Management/<br/>Enrich Banking/<br/>iFree Banking</i> | ✓                    | Not applicable   | ✓  | 1%                    |

\* New Banking TrendyToo customer refers to customers are aged 18 to 40 (aged 18 and 40 inclusive) and successfully opened an Integrated Wealth Management Services account during the Promotion Period

Remarks (applicable to Banking TrendyToo New Customer Double Reward only):

<sup>1</sup> Not applicable of transferring to the payer's same name accounts of BOCHK

<sup>2</sup> Quotas is limited to 2,000 customers and its on first come first serve basis

<sup>3</sup> Only applicable to main card application

<sup>4</sup> Eligible Customers who make eligible spending via BOC Mastercard® Debit Card during the Promotion Period and successfully posted on or before 10 October 2025

<sup>5</sup> Regarding 0.5% basic cash rebate and additional 0.5% cash rebate for *Private Wealth* customers, please refer to terms and conditions for more details

<sup>6</sup> This offer cannot be enjoyed along with the offer of "Additional 0.3% cash rebate offer for RMB Spending" the same time

## Other Offers

### Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking to enjoy up to **HK\$2,300** rewards<sup>(7a),(7b),ix</sup>.
- Integrated Banking Services customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount<sup>x</sup>.

### Protection

#### Life Insurance

- Enjoy a discount of up to 30% off your first year premium<sup>(8a),(8b),xi</sup> when you enrol in designated life insurance plans; please contact BOCHK branch staff for details.
- Promotion period: from 1 July 2025 to 30 September 2025 (both dates inclusive).

For details, please contact BOCHK branch staff.

BOCHK is the appointed agency of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") (collectively called: "Insurance Companies") for distribution of life insurance products. The life insurance products are products of Insurance Companies 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 Insurance Companies and the customer.

**Notes:** The Policy Owner is subject to the credit risk of Insurance Companies. 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.

#### General Insurance

- Customers may enjoy up to 30% off premium discount and a HK\$150 shopping voucher (limited quota, first-come-first-served) upon successful enrolment in the Universal Smart Travel Insurance Plan via designated online channels<sup>(8c)</sup>.
- Customers can enjoy a premium discount of up to 25% off for the first-year premium and a HK\$100 BoC Pay+ e-Coupon upon successful enrolment in the Smart Domestic Helper Insurance Plan via BOCHK Mobile Banking<sup>(8d)</sup>.
- Promotion period: from 19 June 2025 to 5 December 2025 (both dates inclusive).

Underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").

Terms and conditions apply to abovementioned promotion offer and insurance plans. Please note the relevant product risks.

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)

**BOCHK Mobile  
Banking Account  
Opening Details**

Set up and upgrade your Integrated Banking Services any time!



Log into Mobile Banking



Menu



Account



Upgrade Service



Log into Internet Banking



Upgrade or Open Account



Upgrade Service



It is necessary to maintain a "Total Relationship Balance" of up to the 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 for *Payroll Account* Promotion



Mobile Banking ▶ Menu ▶ Payroll Account

or



Log in to Internet Banking ▶ Select "Banking" ▶ "Payroll Account"

### Switch Payroll Account or set up Standing Instruction



Notify your company about your change of Payroll Account and deposit your salary with BOCHK

or



Newly set up "Standing Instruction" and deposit your salary with 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!  
Investment and FX/RMB trading involves risks and buy-sell spread.**

SVF License No.: SVFB072

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 the 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 Insurance Companies. 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).

#### Remarks:

- i. Promotion period is from 1 July 2025 to 30 September 2025 (both dates inclusive) ("the Promotion Period").
- ii. Customers who have not taken up or cancelled the 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 before 1 July 2025.
- iii. 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 June 2025.
- iv. Customers are required to maintain the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.
- v. 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 been cardholders in the 12 months before the date of application. A Welcome Offer of up to 300,000 Gift Points is applicable to *Private Wealth* and *Wealth Management* customers, while a Welcome Offer of up to 225,000 Gift Points is applicable to other customers. At a ratio of 250 Gift Points to a HK\$1 Cash Rebate, 300,000 Gift Points can be converted to a HK\$1,200 Cash Rebate and 225,000 Gift Points can be converted to a HK\$900 Cash Rebate. The BOC Cheers Card Supplementary Card Offer of up to 100,000 Gift Points is applicable to new customers who successfully apply for a BOC Cheers Card Supplementary Card and make at least 1 transaction within 1 month after card issuance. At a ratio of 250 Gift Points to a HK\$1 Cash Rebate, 100,000 Gift Points can be converted to a HK\$400 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 promotional materials for details.
- vi. BOC Chill Card's New Customer's Welcome Offer HK\$500 Cash Rebate is only applicable to new main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before 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 promotional materials for details.
- vii. BOC Go Card's Welcome Offer of 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 been cardholders in the 12 months before the date of application. The promotional offers are subject to Terms and Conditions; please refer to BOC Go Card website [www.bochk.com/s/a/gocard\\_e](http://www.bochk.com/s/a/gocard_e) or other relevant promotional materials for details.
- viii. For "Smart Invest" details, please enter [www.bochk.com](http://www.bochk.com) (path: Investment > Fund > Click "Exploring "Smart Invest") to learn about financial fitness and enjoy rewards 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 a sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange and BOC Mastercard® Debit Card transactions amount and number of transactions during the Promotion Period will be entitled to up to HK\$2,300 in rewards.
- x. Integrated Banking Services Customers who convert HKD to any designated currency or vice versa at the telegraphic transfer exchange rate via BOCHK branches, Internet Banking, Mobile Banking, Manned Phone Banking Services or 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                                      | 60 pips                            | 30 pips        | /              |
| USD, AUD, NZD, CAD, JPY                       | 20 pips                            | 10 pips        | /              |
| RMB (only applicable to customers buying RMB) | 20 pips                            | 10 pips        | 10 pips        |

- xi. First Year Premium Discount is subject to Terms and Conditions. Selected Life Insurance Plans are underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") (collectively called: "Insurance Companies"). Premium discount offer may vary among products, of Insurance Companies and subject to related terms and conditions. Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.
- xii. Mortgage promotion designated transactions include: register for "Payroll Account", download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet (Lite), enrol for *Wealth Management / Enrich Banking* service, conduct a Foreign Exchange transaction, complete a buy / sell transaction of HK Stocks, A Shares or US Stocks or a buy / sell odd lot transaction (exclude Monthly Stocks Savings Plan or IPO subscription) via single-name or joint-name securities account (include securities margin account and family securities account) maintained with BOCHK, enrol in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card / Mastercard® Debit Card or login to BOCHK Mobile Banking successfully.
- xiii. The offer is only applicable to *Private Wealth / Wealth Management* customers who successfully drawdown the mortgage loan on or before 31 January 2026; the records in the BOCHK system shall prevail. Eligible Mortgage Customers must provide the designated promotion code "GEN2025Q3" to BOCHK staff when applying for the mortgage services in order to register for the Mortgage Offer. Regarding the registration records of the BOCHK Mortgage Offer, the records in the BOCHK system shall prevail.
- xiv. The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0799%. The Annualized 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 / 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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