

## Terms and Conditions

### (1) Total Relationship Balance Growth Reward and Wealth Product Reward

#### 1.1 Total Relationship Balance Growth Reward Terms and Conditions:

- a. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) (“Promotion Period”).
- b. To become an Eligible Total Relationship Balance Growth Reward Customer (“Eligible TRB Growth Customer”), customers are required to newly take up (“New Customers”) or upgrade (“Upgraded Customers”) to *Private Wealth / Wealth Management / Enrich Banking Service* (“Integrated Banking Services”) through Bank of China (Hong Kong) Limited (the “Bank”/“BOCHK”) Mobile Banking Apps/ Internet Banking/ Customer Contact Centre/ BOCHK branches (“Designated Channels”) during the Promotion Period in BOCHK; and customers have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 January 2026. In addition, customers must also fulfil all the requirements below:
- i. As of 31 March 2026, customers have to maintain:
- a valid BOCHK Mobile Banking account, and
  - a valid “Questionnaire on Investment Preference” or complete a “Financial Needs Analysis” at any BOCHK branch during Promotion Period
- ii. Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of December 2025), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.**

#### A. New Customers

Integrated Banking Services	Total Relationship Balance Growth Amount (comparing the next month’s Total Relationship Balance after the successful account opening month to the Total Relationship Balance of December 2025)	Corresponding BOC Credit Card Spending Credit (“Free Spending Credit”)	
<i>Private Wealth</i>	HK\$20,000,000 or above	HK\$21,888	
	HK\$8,000,000 – Below HK\$20,000,000	New Year Limited-Time Offer: HK\$10,000*	HK\$8,888
<i>Wealth Management</i>	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,000	
	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,200	
	HK\$1,000,000 – Below HK\$3,000,000	HK\$700	
<i>Enrich Banking</i>	HK\$500,000 – Below HK\$1,000,000	HK\$300	
	HK\$200,000 – Below HK\$500,000	HK\$200	

#### B. Upgraded Customers



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Integrated Banking Services	Total Relationship Balance Growth Amount (comparing the next month's Total Relationship Balance after the successful account upgrading month to the Total Relationship Balance of December 2025)	Corresponding BOC Credit Card Spending Credit ("Free Spending Credit")	
		<i>Private Wealth</i>	HK\$15,000,000 or above
	HK\$8,000,000 – Below HK\$15,000,000	New Year Limited-Time Offer: HK\$10,000*	HK\$8,888
	HK\$6,000,000 – Below HK\$8,000,000	HK\$5,000	
<i>Wealth Management</i>	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,000	
	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,200	
	HK\$1,000,000 – Below HK\$3,000,000	HK\$700	
<i>Enrich Banking</i>	HK\$500,000 – Below HK\$1,000,000	HK\$300	
	HK\$200,000 – Below HK\$500,000	HK\$200	

\* "New Year Limited-Time Offer" is only applicable to customers who newly take up or upgrade to *Private Wealth* Service ("Integrated Banking Services") through BOCHK Mobile Banking Apps/ Internet Banking/ Customer Contact Centre/ BOCHK branches ("Designated Channels") between 2 February 2026 and 16 February 2026 (both dates inclusive); and customers who have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 January 2026 and fulfil conditions of (1) Total Relationship Balance Growth Reward. For details, please refer to 1.5 *Private Wealth* New Year Limited-Time Offer of Total Relationship Balance Growth Reward Terms and Conditions.

## 1.2 Definition of "Total Relationship Balance":

- a. Includes the monthly value of the following items under the customer's name:
  - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds ("MPFs")<sup>5</sup>; and
  - (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"<sup>8</sup>.
- b. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- d. The relevant calculation results shall be subject to the Bank's records.

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

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

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



- (i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;
  - (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.
- <sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- <sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- <sup>6</sup> (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.
- <sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.
- <sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms for the services.

**1.3 Redemption Arrangement for Total Relationship Balance Growth Reward:**

- a. Total Relationship Balance Growth Reward will be credited to Eligible TRB Growth Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible TRB Growth Customers on or before the following dates, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. **Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.** Customer notification will be provided upon crediting rewards.

Month of designated account opening / upgrade	Total Relationship Balance growth in the following month	Total Relationship Balance maintained to the following month	Fulfilment Month
January 2026	February 2026	April 2026	October 2026
February 2026	March 2026	May 2026	
March 2026	April 2026	June 2026	

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

**1.4 Wealth Product Reward Terms and Conditions**

- a. **This reward is only applicable to *Private Wealth / Wealth Management* customers who are entitled to 1.1 Total Relationship Balance Growth Reward or *Private Wealth* customers who are entitled to 1.5 *Private***

**Wealth New Year Limited-Time Offer of Total Relationship Balance Growth Reward.** In addition, customers must also fulfil all the requirements in 1.4c and 1.4d below (“Eligible Customers”).

- b. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive).
- c. Eligible Customers must conduct below transactions with aggregate amount (“Eligible Transactions”) in the designated trading period as stated below:
- Fund Subscription (excluding investment fund transactions with subscription fee below 1%; and subscription of money market funds; and switching transactions of investment funds; and Monthly Funds Savings Plan; and transactions made via “Smart Invest”); OR
  - Equity Linked Investment Products; OR
  - Third Party Structured Note linked to Equity\*; OR
  - Designated Bonds Subscription\* (excluding bonds issued by the HKSAR Government; and / or bonds issued by entities or organizations that are wholly owned by the HKSAR Government; and / or sovereign bonds issued by the Central People’s Government; and / or 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).
- \* Third Party Structured Note linked to Equity and Corporate Bonds are only for *Private Wealth* Professional Investor customers.

<i>Private Wealth / Wealth Management</i> account opening / upgrading month	Transaction Time of Eligible Products (“Designated Trading Period”)	Fulfilment Month
January 2026	From April 2026 to May 2026	October 2026
February 2026	From May 2026 to June 2026	
March 2026	From June 2026 to July 2026	

- d. Eligible Customers must complete Eligible Transactions within the designated trading period with aggregate amount stated below:

Aggregate Amount of Eligible Transactions (HKD equivalent)	BOC Credit Card Spending Credit (“Free Spending Credit”)
HK\$1,000,000 or above	HK\$1,000
HK\$500,000 – Below HK\$1,000,000	HK\$500

- e. 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. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.
- f. For the avoidance of doubts, this reward is not applicable to joint-name accounts.
- g. Wealth Product Reward will be credited to Eligible Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible Customers in October 2026, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- h. Each Eligible Customer is eligible for the Wealth Product Reward once only.

Remarks: This reward is only applicable to *Private Wealth / Wealth Management* customers who are entitled to 1.1 Total Relationship Balance Growth Reward or *Private Wealth* customers who are entitled to 1.5 *Private Wealth* New Year Limited-Time Offer of Total Relationship Balance Growth Reward; customers must also fulfil all the requirements in 1.4c and 1.4d.

**1.5 *Private Wealth* New Year Limited-Time Offer of Total Relationship Balance Growth Reward (“New Year Limited-Time Offer”):**

- The promotion period is from 2 February 2026 to 16 February 2026 (both dates inclusive) (“Promotion Period”).
- To become an Eligible Total Relationship Balance Growth Reward Customer (“Eligible TRB Growth Customer”), customers are required to newly take up (“New Customers”) or upgrade (“Upgraded Customers”) to *Private Wealth* Service (“Integrated Banking Services”) through BOCHK Mobile Banking Apps/ Internet Banking/



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Customer Contact Centre/ BOCHK branches (“Designated Channels”) during the Promotion Period in BOCHK; and customers have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 January 2026. In addition, customers must also fulfil all the requirements below:

i. As of 31 March 2026, customers have to maintain:

- a valid BOCHK Mobile Banking account, and
- a valid “Questionnaire on Investment Preference” or complete a “Financial Needs Analysis” at any BOCHK branch during Promotion Period

ii. Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of December 2025), **and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.**

Integrated Banking 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 2025)	Corresponding BOC Credit Card Spending Credit (“Free Spending Credit”)
<i>Private Wealth</i>	HK\$8,000,000 – Below HK\$20,000,000	HK\$10,000

c. Regarding the definition of “Total Relationship Balance”, please refer to clause 1.2.

d. Total Relationship Balance Growth Reward will be credited to Eligible TRB Growth Customers in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible TRB Growth Customers on or before the following dates, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. **Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.** Customer notification will be provided upon crediting rewards.

Date of designated account opening / upgrade	Total Relationship Balance growth in the following month	Total Relationship Balance maintained to the following month	Fulfilment Month
2-16 February 2026	March 2026	May 2026	October 2026

e. **Eligible *Private Wealth* TRB Growth Customers are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above, otherwise, the reward will be forfeited and will not be compensated with any reward.**

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

g. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Reward or *Private Wealth* New Year Limited-Time Offer of Total Relationship Balance Growth Reward once only. If Eligible TRB Growth Customers open more than one *Private Wealth* account within the Promotion Period, he/ she can enjoy the above Reward once only.

#### 1.6 BOC Credit Card Free Spending Credit (“Free Spending Credit”):

a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.



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- b. Free Spending Credit will be credited to Eligible Credit Card (excluding supplementary card). If Eligible Customers hold more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible TRB Growth Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**1.7 Private Wealth / Wealth Management / Enrich Banking / i-Free Banking “Total Relationship Balance” requirements:**

- a. In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the “Total Relationship Balance” of the following designated amount or above. If a customer is not able to meet the "Total Relationship Balance" requirement, the Bank may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

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

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

**c. Allocation of Integrated Banking Services status:**

- i. **BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
- ii. **BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers’ Integrated Banking Services status according to the new setting and arrangement.**
- iii. **BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the “Total Relationship Balance” of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer’s Integrated Banking Services status.**
- iv. **After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.**
- d. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website.

**(2) Credit Card and Payment**

**2a. BOC Cheers Card Welcome Offer Terms and Conditions**

The promotional offers are subject to terms and conditions, for BOC Cheers Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/cheerscard\\_e](http://www.bochk.com/s/a/cheerscard_e) for more updated information or contact the branch staff of BOCHK.

**BOC Cheers Card Supplementary Card Offer Terms and Conditions**

The promotional offers are subject to terms and conditions, for BOC Cheers Card Supplementary Card Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/cheerscard\\_e](http://www.bochk.com/s/a/cheerscard_e) for more updated information or contact the branch staff of BOCHK.

**2b. BOC Chill Card Welcome Offer Terms and Conditions**

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

**2c. BOC Go Card Welcome Offer Terms and Conditions**

The promotional offers are subject to terms and conditions, for BOC Go Card Welcome Offer and Service details, please refer to relevant promotion materials or [www.bochk.com/s/a/gocard\\_e](http://www.bochk.com/s/a/gocard_e) for more updated information or contact the branch staff of BOCHK.

**(3) Deposit**

**3a. Welcome Smart Savings Deposits Offer**

- a. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) ("Promotion Period").
- b. This "Welcome Smart Savings Deposits Offer (the "Offer") is only applicable to customers who **newly take up** BOCHK *Private Wealth / Wealth Management* Service (collectively, "Integrated Banking Services") during the Promotion Period and do not hold any BOCHK's single-name / joint name deposit account(s) within 6 months prior to 1 January 2026 ("Eligible Customers").
- c. Eligible Customers can enjoy a preferential HKD / USD savings interest rate, should their HKD / USD savings deposit balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

**HKD:**

Deposits Balance (HK\$)	Interest Rate (p.a.)
Below 500,000	1.6%
500,000 or above to below 2,000,000	1.8%
2,000,000 or above	2.0%

**USD:**

Deposits Balance (US\$)	Interest Rate (p.a.)
Below 120,000	2.5%
120,000 or above to below 380,000	2.7%
380,000 or above	3.0%



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

### 3b. Designated Preferential RMB and FX Time Deposits Offer

- a. The promotion period is from 1 January 2026 to 31 March 2026, both dates inclusive ("Preferential RMB and FX and Time Deposit Offer Promotion Period").
- b. This Preferential FX Time Deposit Offer is only applicable to customers who have newly taken up / upgraded to *Private Wealth* or *Wealth Management* service within the promotion period. Customer should not have taken up or cancelled *Private Wealth* or *Wealth Management* services in BOCHK in the past 6 months prior to 1 January 2026 ("Preferential RMB and FX Time Deposit Offer Eligible Customer").
- c. If Preferential RMB and FX Time Deposit Offer Eligible Customer places a time deposit - "Preferential RMB and FX Time Deposit" of Equivalent HK\$50,000 or above by converting HKD into designated currencies via branches or Manned Phone Banking Services of BOCHK, can enjoy the following preferential deposit interest rates (p.a.) and exchange offer:

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
7-Day	13%	13%	11%	11%	10.88%	8%	7%
1-Month	3.5%	3.5%	3.5%	3.5%	3.5%	4.0%	3.0%

- d. The above time deposit preferential interest rates are based on the interest rates of time deposit quoted on 31 December 2025 by BOCHK and are for reference only. The preferential interest rate is a one-off privilege for



- each time deposit and subsequent renewal of time deposits will be subject to the rate as quoted by BOCHK from time to time.
- e. Deposits may not be uplifted before maturity. **For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
  - f. **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:**
    - 1. **Time Deposit Principal x (Prime Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
    - 2. **Time Deposit Principal x (Inter-Bank Offer Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**

**\*Subject to the rate as quoted by BOCHK from time to time.**
  - g. The above offers cannot be used in conjunction with other offers that are not listed in this promotional material.
  - h. Offer is limited, first come first served and available while quota lasts.
  - i. For details of the above offers, and the relevant terms and conditions, please contact staff of BOCHK.

#### (4) Payroll Account Terms and Conditions

##### 4a. Payroll Account Reward

- a. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) ("Payroll Promotion Period").
- b. Customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Payroll Customers"): (i) maintain **a valid sole-name Savings Account or sole-name Current Account (not including joint-name account) ("Payroll Account")** with Bank of China (Hong Kong) Limited ("BOCHK"); and (ii) register for ***Payroll Account*** via Mobile Banking, Internet Banking, any branch, Phone Banking, or Webpage of BOCHK; AND (iii) start receiving salary via Payroll Account every calendar month by "electronic payroll arrangement" or newly set up "Standing Instruction" from other bank within the next 2 calendar months from the date of Payroll Account registration, and maintain this arrangement until relevant reward is credited; AND (iv) have not registered for and/or used BOCHK's *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including the registration month) ("Eligible Payroll Customers"); AND (v) have taken up *Private Wealth, Wealth Management, Enrich Banking and i-Free Banking* ("Integrated Banking Services").
- c. "Salary" refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and / or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB / USD at the exchange rate as determined by BOCHK) or above.



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- d. “Electronic payroll arrangement” refers to the customer’s employer crediting the customer’s salary to customer’s Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement”.
- e. BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement”.
- f. **Each Eligible Payroll Customer should still receive salary through the Payroll Account when the relevant reward is credited. Otherwise, the relevant offer will be forfeited.**
- g. For the record of BOCHK *Payroll Account*, BOCHK’s system record shall prevail.

#### 4b. Payroll Mobile Reward

- a. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) (“Payroll Mobile Reward Promotion Period”).
- b. Customers can only enjoy Payroll Mobile Reward HK\$688 under BOC Credit Card Free Spending Credit (“Free Spending Credit”) by meeting all the requirements of **Payroll Account** Reward set in the above Term 4a, and successfully complete any TWO of the following items via the BOCHK Mobile Banking (BOCHK 中銀香港) during Payroll Mobile Reward Promotion Period (“Eligible Payroll Mobile Reward Customers”):
  - i. Register for Payroll Account via BOCHK Mobile Banking; OR
  - ii. Personal banking customer successfully opens an account via BOCHK Mobile Banking Application (“QR Account Opening” at branches with mobile phones is excluded); OR
  - iii. Successfully opened BOC Mastercard® Debit Card (applicable to *Private Wealth, Wealth Management, Enrich Banking* and *i-Free Banking* customers), and made any 1 transaction of in-store retail purchase, contactless payment, mobile payment, or online retail purchase via the BOC Mastercard® Debit Card (“Eligible Spending”)\*, and maintain the BOC Mastercard® Debit Card valid until Payroll Mobile Reward is credited; OR
  - iv. Foreign Currency Exchange (accumulated HK\$1,000 or above or its equivalent in other currencies at the exchange rate as determined by BOCHK, including conversion of Hong Kong dollars into foreign currency, conversion of foreign currency into Hong Kong dollars, conversion of foreign currency to other foreign currency); OR
  - v. Placing Time Deposit; OR
  - vi. Buy or sell stocks (including buying or selling Hong Kong stocks, China A shares and US stocks, excluding Monthly Stocks Savings Plan and IPO subscription); OR
  - vii. Successfully submit the application for BOC Express Cash Instalment Loan – Tax Season Loan and successfully drawdown the loan on or before 30 April 2026; OR
  - viii. Successfully applied and granted with BOC Cheers Card or BOC Chill Card or BOC Go Card; OR
  - ix. Successfully grant IADS consent, authorize to view other banks account and maintain until Payroll Mobile Reward is credited; OR
  - x. Successfully enrolled in “Universal Smart Travel Insurance Plan” or “Greater Bay Area Travel Insurance Plan” and have their policies effective on or before 30 April 2026; OR
  - xi. Successfully set BOCHK account as the Faster Payment System (“FPS”) Default Account for the first time, and maintain the arrangement until Payroll Mobile Reward is credited.

**If any of the abovementioned designated transaction i – xi was not successfully completed within the Payroll Mobile Reward Promotion Period, the transaction(s) will not be deemed eligible for the Payroll Mobile Reward.**

\*Eligible Spending:

- Eligible Spending is only applicable to transactions made during the Promotion Period and to be posted to the Debit Card account on or before 30 April 2026.
  - The following transactions are not applicable for Eligible Spending: (a) fees and charges; (b) cash withdrawal; (c) bank transfers; (d) purchase transactions effected outside of Mastercard network; (e) bill payment (including tax payments to the tax authorities); (f) quasi cash transactions, including: (i) betting and gambling transactions; (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques); (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms); (iv) wire transfers; (v) rental payment or property purchase; (vi) purchase and/or reload of stored value cards or e-Wallets; (vii) purchase of cryptocurrencies; and (viii) instalment payments.
  - BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- c. The Payroll Mobile Reward under Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Payroll Mobile Reward Customers on or before the following dates.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
January 2026 to February 2026	On or before 30 June 2026
March 2026 to May 2026	On or before 30 September 2026

- d. **Eligible Payroll Mobile Reward Customers must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account ("Eligible Credit Card") when the Free Spending Credit is credited by BOC Credit Card (International) Limited (the "Card Company"). Otherwise, the award will be forfeited and will not be entitled to any award in any other format.**
- e. **Each Eligible Payroll Mobile Reward Customer should maintain the arrangement of receiving salary through the Payroll Account and the usage of Integrated Banking Services when the Free Spending Credit is credited. Otherwise, the award will be forfeited and will not be entitled to any award in any other format.**
- f. Each Eligible Payroll Mobile Reward Customer can enjoy this offer once only. If an Eligible Payroll Mobile Reward Customer registers for more than one Payroll Account within the Payroll Mobile Reward Promotion Period, the Eligible Payroll Mobile Reward Customer can only enjoy the offer once.
- g. For the record of BOCHK *Payroll Account*, BOCHK's system record shall prevail.

**BOC Credit Card Free Spending Credit**

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**4c. Payroll Account customer buy transaction for HK Stocks, A Share or US Stocks enjoy \$0 brokerage fee and \$0 safe custody fee:**

- Promotion period is from 1 January 2026 until 31 December 2026 (both dates inclusive) (“Securities Offer Promotion Period”).
- This offer is only applicable to personal banking customers who are holding payroll account and receive salary by “electronic payroll arrangement” or “Standing Instruction” from other bank via Payroll Account; and holding single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account) (“Eligible Securities Account”) with BOCHK (“Eligible Securities Customer”).
- Eligible Securities Customers who conduct buy transaction of securities listed on the Hong Kong Exchanges and Clearing Limited (“HKEx”) and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription), or securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) and settled in RMB, or securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD through Mobile Banking, Internet Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline or branches of BOCHK via Eligible Securities Account during Securities Offer Promotion Period (“Eligible Transaction”), will enjoy \$0 brokerage fee offer and \$0 safe custody fee offers. 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.
- The brokerage fee settled in RMB or USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee rebate is calculated.
- **Eligible Securities Customer should pay the brokerage fee of buying transactions and safe custody fee first.** BOCHK will calculate the brokerage fee and safe custody fee rebate based on the following Eligible Transaction Period, the brokerage fee and safe custody fee will be credited to Eligible Securities Customers’ valid HKD settlement account in form of cash on the following Rebate Date:

	Eligible Transaction Period	Rebate Date
Phase 1	1 January 2026 until 31 March 2026 (both dates inclusive)	On or before 30 June 2026
Phase 2	1 April 2026 until 30 June 2026 (both dates inclusive)	On or before 30 September 2026
Phase 3	1 July 2026 until 30 September 2026 (both dates inclusive)	On or before 31 December 2026
Phase 4	1 October 2026 until 31 December 2026 (both dates inclusive)	On or before 31 March 2027

- If Eligible Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the brokerage fee and safe custody fee rebates to any one of HKD settlement account.
- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE, transfer fee charged by China Securities Depository and Clearing Corporation Limited, US stocks SEC fee and FINRA fee.**
- Eligible Securities Customer should maintain valid Integrated Account Services, Eligible Securities Account and HKD settlement account, and still receive salary by “electronic payroll arrangement” or “Standing Instruction” from other bank via Payroll Account, at the time when the brokerage fee and safe custody fee are credited, otherwise the offer will be forfeited and no rewards will be issued in any other form.

**4d. Terms and Conditions for BOC Express Cash Instalment Loan – Tax Season Loan / BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up Promotion:**

- A. BOC Express Cash Instalment Loan – Tax Season Loan (“Tax Loan”) / BOC Express Cash Instalment Loan Top up (“Loan Top up”) Cash Rebate Offer**
- a. The promotion period is from 6 January 2026 to 28 February 2026, both dates inclusive (“Promotion Period”).
  - b. Customers must successfully apply for “Tax Loan” or “Loan Top up” during the promotion period, and

successfully drawdown the loan on or before 31 March 2026, with a loan amount of HK\$200,000 or above and with repayment tenor of 24 months or above, OR loan amount of HK\$100,000 or above and with repayment tenor of 36 months or above in order to be eligible for the cash rebate listed in the below table with cash rebate up to HK\$12,800 ("Tax Season Cash Rebate").

- c. Customers who apply for "Tax Loan" via e-Channels during the Promotion Period and fulfill the requirements stipulated in Clause 1.2, will be entitled to extra cash rebate as listed in the below table with up to HK\$2,200 ("e-Channel Add-on Offer"). e-Channels including BOCHK website, Internet Banking, Mobile Banking and "BOCHK-Banking" WeChat Official Account. "e-Channel Add-on Offer" is not applicable to "Loan Top up", "Balance Transfer", "Balance Transfer Top up" and BOC Express Cash Instalment Loan – Interest-free Offer.

Loan Amount (HK\$) (Only the top up amount will be considered for "Loan Top up"; e-Channel Add-on Offer is not applicable to "Loan Top up")	Cash Rebate for "Tax Loan" or "Loan Top up" (HK\$)								
	Loan Tenor 24 months			Loan Tenor 36 months			Loan Tenor 48 months or above		
	Tax Season Cash Rebate	e-Channel Add-on Offer	Total Cash Rebate	Tax Season Cash Rebate	e-Channel Add-on Offer	Total Cash Rebate	Tax Season Cash Rebate	e-Channel Add-on Offer	Total Cash Rebate
\$100,000 - \$199,999	Not Applicable			\$500	\$500	\$1,000	\$1,100	\$500	\$1,600
\$200,000 - \$499,999	\$500	\$1,000	\$1,500	\$1,500	\$1,000	\$2,500	\$2,000	\$1,000	\$3,000
\$500,000 - \$999,999	\$800	\$1,000	\$1,800	\$2,000	\$1,000	\$3,000	\$3,000	\$1,000	\$4,000
\$1,000,000 - \$1,499,999	\$1,000	\$2,200	\$3,200	\$2,500	\$2,200	\$3,700	\$4,000	\$2,200	\$6,200
\$1,500,000 - \$2,999,999	\$1,500	\$2,200	\$3,700	\$5,000	\$2,200	\$7,200	\$9,000	\$2,200	\$11,200
\$3,000,000 or above	\$2,000	\$2,200	\$4,200	\$6,000	\$2,200	\$8,200	\$12,800	\$2,200	\$15,000

- d. The above cash rebate will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 September 2026 without prior notice. For more details, please refer to Clause E(a.) of these terms.

**B. BOC Express Cash Instalment Loan – Tax Season Loan "New Customers" "0"% Interest for the Entire Term on the First Loan Amount up to HK\$50,000" offer details:**

- a. Customers must successfully apply for "Tax Loan" during the promotion period, (excluding Loan Top up, Balance Transfer, Balance Transfer Top up, Green Personal Loan and BOC Express Cash Instalment Loan – Interest-free Offer), and successfully drawdown the loan on or before 31 March 2026 (without any restriction on the repayment tenor), **and** meet all of the following criteria in order to be eligible for the "0"% interest offer for the entire term on the first HK\$50,000 loan amount.
- Minimum loan drawdown amount is HK\$100,000 AND
  - Meet the definition of "New to personal loan customers" (refer to Clause B(c.) of these terms) AND
  - Meet the definition of "New to payroll customers" (refer to Clause B(d.) of these terms)
- b. Customers who do not meet the definition of "New to payroll customers" (refer to Clause B(d.) of these terms) but fulfil other criteria are still eligible for the "0"% interest offer for the entire term on the first HK\$20,000 loan amount. That said, customers must successfully apply for "Tax Loan" during the promotion period, and successfully drawdown the loan on or before 28 February 2026 (without any restriction on the repayment tenor), and meet all of the following criteria in order to be eligible for the "0"% interest offer for the entire term on the first HK\$20,000 loan amount
- Minimum loan drawdown amount is HK\$100,000 AND
  - Meet the definition of "New to personal loan customers" (refer to Clause B(c.) of these terms)
- c. Customers must not have held any BOC Express Cash Instalment Loan account(s) (including Instalment Loan, Top up, Balance Transfer, Tax Season Loan, Green Personal Loan and Instalment Loan – Interest Free Offer) within 36 months prior to the loan application date in order to meet the definition of "New to personal loan customers". Regarding the BOC Express Cash Instalment Loan account(s) records, the records under BOCHK system shall prevail.
- d. Customers must fulfill all the below criteria in order to meet the definition of "New to payroll customers".
- Register for Payroll Account via Mobile Banking, Internet Banking, any branch, Phone Banking, or webpage of BOCHK from 6 January 2026 to 31 March 2026 AND
  - Have not registered for and/ or used Payroll Account in BOCHK in the past 3 months prior to the month of registering Payroll Account (not including the registration month) AND



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- Start receiving salary by “electronic payroll arrangement” via Payroll Account within the next 2 calendar months from the date of Payroll Account registration.

“Salary” refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/ or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB/ USD at the exchange rate as determined by BOCHK) or above. “Electronic payroll arrangement” refers to the employer crediting the salary to customer’s Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement”. For the record of BOCHK Payroll Account, the records under BOCHK system shall prevail. “Payroll Account” refers to a valid sole-name Savings Account or sole-name Current Account with BOCHK.

- The “0 % Interest offer” will be provided in the form of cash rebate which is equivalent to the total interest payable for the specified loan amount over the entire term. The total cash rebate amount is equal to the total loan interest payable for the specified loan amount over the entire term (either HK\$50,000 or HK\$20,000, depending on whether the customer fulfills the criteria stipulated in Clause B(a.) or B(b.) of these terms) and is calculated in accordance with the terms (including loan amount, monthly flat rate and repayment tenor) stipulated in the loan advice (For example: assume the loan amount is HK\$500,000, repayment tenor is 24 months and monthly flat rate is 0.1675%, the annualized percentage rate (“APR”) is 3.88% without handling fee. This APR does not include any cash rebate or other eligible offers (if applicable). The total loan interest payable for the entire term is HK\$2,010 and HK\$804 for the first HK\$50,000 and HK\$20,000 loan amount respectively, which is rounded to the nearest dollar).
- BOCHK reserves the right to amend, suspend or terminate the abovementioned offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute, the decision of BOCHK shall be final.
- The above cash rebate will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 September 2026 without prior notice. For more details, please refer to Clause E(a.) of these terms.

**C. BOC Express Cash Instalment Loan Balance Transfer (“Balance Transfer”) / BOC Express Cash Instalment Loan Balance Transfer Top up (“Balance Transfer Top up”) Cash Rebate Offer**

- Customers must successfully apply for “Balance Transfer” or “Balance Transfer Top up” during the promotion period; and successfully drawdown the loan on or before 31 March 2026, and with a loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above in order to be eligible for the cash rebate listed in below table:

Loan Amount Only the top up amount will be considered for “Balance Transfer Top up”)	Cash Rebate for “Balance Transfer” and “Balance Transfer Top up”
	Loan Tenor 36 months or above
HK\$50,000 - HK\$199,999	HK\$888
HK\$200,000 - HK\$499,999	HK\$3,888
HK\$500,000 - HK\$999,999	HK\$13,888
HK\$1,000,000 or above	HK\$23,888

- The above cash rebate will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 September 2026 without prior notice, please refer to Clause E(a.) for details.

**D. Extra Cash Rebate Offer for Designated Promotional Materials/Channels**

- Payroll Customers apply for the “Tax Loan” or “Loan Top up” during promotion period with reference code “PR” listed on designated promotional materials/ or designated promotional channels, is entitled to an extra HK\$1,000 cash rebate. This reward is not applicable to “Balance Transfer”/ and “Balance Transfer Top up”. In addition, it cannot be used in conjunction with the “20% Interest Discount Coupon for Selected Customers” offer or other reference code listed on other promotional materials or promotional channels. Please refer to the relevant promotional materials for

the actual cash rebate amount and relevant terms and conditions.

**E. General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans**

**Products:**

- a. The status of the eligible customers' instalment loan accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan when the cash rebate or cash reward is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.
- b. The minimum "Loan" amount is HK\$5,000. The maximum loan amount for the "Tax Loan" is HK\$4,000,000 or 18 times of the monthly salary (whichever is lower). For "Loan Top up", the maximum Top up amount plus the outstanding amount of existing loan is up to HK\$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the "Balance Transfer" is up to HK\$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.
- c. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.
- d. "Loan Top up" is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a "Loan Top up" if payments for minimum of three instalments are made and without any overdue record. Customers will be notified of the relevant approved loan amount, interest rate and tenor upon the "Loan Top up" approval. The outstanding loan amount of the existing loan will be deducted from the "Loan Top up" amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".
- e. "Tax Loan" or "Loan Top up" customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. "Balance Transfer" or "Balance Transfer Top up" customers can choose a loan tenor of 12, 24, 36, 48, 60 or 72 months.

Examples for loan amount, repayment tenor, monthly flat rate and APR:

- "Tax Loan" & "Loan Top up": The quoted interest rate is calculated based on a loan amount of HK\$3,000,000 with repayment tenor of 12 months and monthly flat rate of 0.0620%. The APR is 1.38% and without handling fee. This APR does not include any cash rebate or other eligible offers (if applicable).
- "Balance Transfer": The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%. This APR does not include any cash rebate or other eligible offers (if applicable).

APR as low as 1.38% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK\$3,000,000 and with repayment tenor of 12 months and monthly flat rate of 0.0620% and with handling fee waiver and does not include any cash rebate or other eligible offers and is applicable to BOCHK Private Wealth Customers or selected customer groups).

The rate for individual customers may vary. If customer's loan application cannot fulfil our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.

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 annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. For loan and offer details, interest rates, handling fee, terms and conditions, please refer to BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer) for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

- f. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement ("KFS") for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.
- g. The above offers are not applicable to the staff of BOCHK and its subsidiaries.

**General Terms:**

- “Tax Loan” and “Loan Top up” are the loan products of BOCHK.
- Customer can only enjoy the offer listed in this terms and conditions once during the promotion period.

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

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

Promotion Terms and Conditions:

- The promotion period is from 1 January 2026 to 31 March 2026, both dates inclusive (“Promotion Period”).
- This offer is only applicable to personal banking customer with Hong Kong Permanent Identity Card and do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 1 January 2026, and successfully open an account through BOCHK Mobile Banking Application (excluding “QR Account Opening” Service at branch) during the Promotion Period (“Eligible Customer”).
- Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a “Mobile Account Opening Time Deposit” with “Eligible New Fund Balance” HK\$10,000 or above via Mobile Banking of BOCHK with promotion code “BBANEWHKD” during the promotion period, can enjoy the below preferential time deposit interest rate offer:

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

- “Eligible New Fund Balance” refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of “Eligible New Fund Balance”. In case of any dispute on the definition of “Eligible New Fund Balance”, the decision of BOCHK shall be final.
- Each Eligible Customer can only enjoy this offer once and the maximum deposit amount of “Mobile Account Opening Time Deposit” for each Eligible Customer is HK\$100,000.
- Time deposits should be set up on banking business days of Hong Kong. **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
- If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD\$200:**
  - Time Deposit Principal x (Prime Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
  - Time Deposit Principal x (Inter-Bank Offer Rate\* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year****\*Subject to the rate as quoted by BOCHK from time to time.**
- The preferential time deposit interest rate in this promotion material is quoted based on the interest rates of Hong Kong Dollars published on 31 December 2025 by BOCHK and is for reference only. The preferential interest rate is a one-off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.
- Offer is limited, first come first served and available while quota lasts.

**(6) Fund Subscription Fee Reduction, cash reward for Equity Linked Investment Products / Third Party Structured Note linked to Equity\* / Designated Bonds\* / Securities Offers**

**6a. Terms and Conditions for Receiving up to HK\$30,688 in Rewards for Subscribing to Designated Investment Products:**

- The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) (the “Promotion Period”).



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- b. Reward 1 and Reward 2 are only applicable to retail banking customers of BOCHK who have registered to use the e-Statements / e-Advices service for investment products (the "Eligible Customers").
- c. New securities accounts Eligible Customers refer to Eligible Customer with securities accounts opened within the period from 1 December 2025 to 31 March 2026 ("New securities account Eligible Customers")
- d. This promotion is not applicable to employees of BOCHK and its subsidiaries.

Reward 1: Upon successfully subscribing Equity Linked Investment Products, Third Party Structured Note linked to Equity\*, or Designated Bonds\* ("Designated Investment Products") on the same day for the first time during the Promotion Period, the Eligible Customers/ New securities account Eligible Customers can receive the following cash reward for every HK\$100,000 transaction amount (or equivalent) on each Designated Investment Products:

	Reward 1 Cash Reward	Maximum Cash Reward for Reward 1
Eligible Customers	HK\$250	HK\$30,000 (for each Designated Investment Product)
New securities account Eligible Customers	HK\$300	

- The transaction amounts of Equity Linked Investment Products, Third Party Structured Note linked to Equity\* and Designated Bonds\* cannot be counted collectively. Each Designated Investment Product must reach the designated transaction amount separately to qualify for the above-mentioned offer.  
**Example:** An Eligible Customer who subscribes to HK\$2,050,000 (or equivalent) of Designated Bonds\* and HK\$80,000 (or equivalent) of Equity Linked Investment Products on the same day would be eligible for HK\$5,000 from the Designated Bond\* transaction. However, the Equity Linked Investment Product transaction would not qualify for the offer.
- Eligible transactions made on the same day for the first time (for each of the Designated Investment Products) by the Eligible Customers/ New securities account Eligible Customer during the Promotion Period will qualify for the above-mentioned offer.  
**Example:** A New securities account Eligible Customer who makes a HK\$2,000,000 (or equivalent) Designated Bond\* transaction for the first time on a single day of 8 January 2026 and makes a HK\$600,000 (or equivalent) Equity Linked Investment Product transaction for the first time on a single day of 10 February 2026. The New securities account Eligible Customer would then be eligible to HK\$6,000 from the Designated Bond\* transaction, and HK\$1,800 from the Equity Linked Investment Product transaction.
- Each Eligible Customer/ New securities account Eligible Customer is entitled to receive the offer of each of the Designated Investment Products once only during the Promotion Period.

Reward 2: Upon successfully subscribing to Equity Linked Investment Products and/or Designated Bonds\* via mobile banking and accumulating a total of HK\$1,000,000 (or equivalent) during the Promotion Period, the Eligible Customer/ New securities account Eligible Customer will be entitled to below E-Channel Cash Reward stated below.

Accumulate investment amount	Reward 2 E-Channel Cash Reward
HK\$1,000,000	HK\$688

- The accumulated investment amounts of Equity Linked Investment Products and Designated Bonds\* products will be counted collectively.  
**Example:** An Eligible Customer subscribes to HK\$800,000 (or equivalent) of Designated Bonds on 5 January 2026 via Mobile Banking, HK\$700,000 (or equivalent) of Equity Linked Investment Products on 26 January 2026 via Mobile Banking, and HK\$900,000 (or equivalent) of Equity Linked Investment Products on 20 February 2026 via Mobile Banking. The accumulated investment amount during the Promotion Period reaches HK\$2,400,000. The Eligible Customers would then be eligible to the HK\$688 E-Channel Cash Reward offer.
- Each Eligible Customer/ New securities account Eligible Customer is entitled to the Reward 2 E-Channel Cash Reward offer once only during the Promotion Period.

\* Third Party Structured Note linked to Equity and Designated Bonds are only for *Private Wealth* Professional Investor customers and their calculation of eligible investment products.

Definition of Equity Linked Investment Products / Third Party Structured Note linked to Equity\* / Designated Bonds\* transactions

- a. Transactions are based on transaction date.
- b. Transactions for Equity Linked Investment Products and Third Party Structured Note linked to Equity\* are based on successfully subscribed transactions.
- c. Designated Bonds transactions refer to bond buy transactions through BOCHK which are **not applicable** to i)



retail bonds issued by the HKSAR Government; and / or ii) retail bonds issued by entities or organizations wholly owned by the HKSAR Government; and / or iii) sovereign retail bonds issued by the Central People's Government; and / or iv) retail bonds issued by policy banks of the People's Republic of China.

- d. Third Party Structured Note linked to Equity\* and Designated Bonds\* are available only to *Private Wealth* customers who is Professional Investor

Definition of e-Statements / e-Advices

- a. e-Statements / e-Advices includes securities and securities margin account advice / daily statement / monthly statement, fund advice / monthly statement, bonds / certificates of deposit advice / daily statement / monthly statement, equity linked investments / structured notes advice / daily statement / monthly statement, precious metal / FX margin account advice / daily statement / monthly statement, consolidated monthly statement.
- b. The aforementioned cash reward will be deposited into a non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers/ New securities account Eligible Customer on or before 30 June 2026. If an Eligible Customer/ New securities account Eligible Customer holds more than one non-dormant HKD Savings Account or HKD Current Accounts, BOCHK reserves the right to credit the aforementioned cash reward for Designated Investment Products to any one of the accounts.
- c. The aforementioned cash reward is not applicable to transactions via BOCHK Mobile Banking by vulnerable customers.

**6b. 0% Subscription Fee for new Fund customers**

- a. The promotion period is from 2 January to 31 March 2026 (both dates inclusive) ("Promotion Period").
- b. New investment fund customers refer to personal customers of BOCHK i) who did not have any investment fund holdings and transactions between 1 January 2025 to 31 December 2025, or ii) who open their Fund accounts on or after 1 January 2026 ("Eligible Customers").
- c. During the Promotion Period, Eligible Customers is entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via BOCHK electronic channels (i.e. Mobile Banking or Internet Banking) or branches (including Investment by Phone) using single-named Funds account ("Eligible Subscription"), and the cap of Fund Subscription Fee Reduction is as follows ("Subscription Fee Reduction").

Eligible investment fund subscription amount	Cap of Subscription Fee Reduction
HK\$1,000,000 or above (or equivalent)	HK\$10,000
Below HK\$1,000,000 (or equivalent)	HK\$6,000

- d. **The offer is only applicable to customers holding single-named Funds account. Each Eligible Customer is only entitled to the offer once during the Promotion Period.**
- e. The Subscription Fee Reduction offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan, and v) transactions made via "Smart Invest".
- f. The Subscription Fee Reduction offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking which are i) risk mismatch, and ii) those made by vulnerable customers.
- g. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the reduction of subscription fee amount to the Eligible Customers as defined in the following Term i.**
- h. If Eligible Customers enjoy the offer during the Promotion Period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above-mentioned Subscription Fee Reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 June 2026 and Eligible Customers should hold a valid fund account of BOCHK at the time when Subscription Fee Reduction amount is deposited, otherwise the offer will be forfeited.
- j. Employees of BOCHK are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

**6c. New Securities Account \$0 brokerage fee offer, \$0 transaction charge and \$0 safe custody fee offer for buying or selling Hong Kong stocks / A shares via Designated Trading Channels**

- a. Promotion period is from 1 January 2026 until 30 June 2026 (both dates inclusive)("Promotion Period").



- b. This offer is only applicable to personal banking customers who hold Integrated Account Services (excluding *Private Wealth* customers) and successfully open new single-name securities account (including securities margin account but excluding family securities account) (“New Securities Account”) with Bank of China (Hong Kong) Limited (“BOCHK”) during Promotion Period and do not have any single-name securities account with BOCHK within 6 months preceding the date of New Securities Account opening (“Eligible New Securities Customer”).
- c. Eligible New Securities Customers who open New Securities Account during Promotion Period are entitled to first 6 months unlimited \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee offer for each buying or selling transaction of securities listed on the Hong Kong Exchange and Clearing Limited (“HKEx”) and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange (“SSE”) or Shenzhen Stock Exchange (“SZSE”) via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK (“Designated Trading Channels”) through the New Securities Account within the first 6 months starting from the date of New Securities Account opening (6 months period is calculated on the basis of 180 days with the 180th day, Saturdays, Sundays and public holidays included).
- d. The brokerage fee and transaction charge settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee and transaction charge are calculated.
- e. Eligible New Securities Customers should pay the brokerage fee, transaction charge and safe custody fee of buying or selling transactions first.
- f. The brokerage fee, transaction charge and safe custody fee (“Rebate”) will be credited to the HKD settlement account of Eligible New Securities Customers on the following rebate date:

Period of opening New Securities Account	Rebate date
1 January 2026 until 31 March 2026	On or before 31 December 2026
1 April 2026 until 30 June 2026	On or before 31 March 2027

- g. If an Eligible New Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Rebate to any one of the HKD settlement accounts.
- h. Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- i. Eligible New Securities Customers should maintain valid New Securities Account, HKD settlement account and Integrated Account Services at the time when the Rebate is credited, otherwise the offer will be forfeited.

**6d. New US stocks services \$0 brokerage fee and \$0 safe custody fee offer for buying or selling US stocks via Designated Trading Channels**

- a. Promotion period is from 1 January 2026 until 30 June 2026 (both dates inclusive) (“Promotion Period”).
- b. This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name US stock services (“New US Stocks Services”) with BOCHK during Promotion Period and do not have any single-name US stocks services with BOCHK within 6 months preceding the date of New US Stocks Services opening (“Eligible New US Stocks Customers”).
- c. Eligible New US Stocks Customers who open New US Stocks Services during Promotion Period are entitled to first 6 months \$0 brokerage fee and \$0 safe custody fee with no upper limit for each buying or selling transaction



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of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK (“Designated Trading Channels”) through the New US Stocks Services within the first 6 months starting from the date of New US Stocks Services opening (6 months period is calculated on the basis of 180 days with the 180th day, Saturdays, Sundays and public holidays included).

- d. The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the brokerage fee is calculated.
- e. Eligible New US Stocks Customers should pay the brokerage fee and safe custody fee of buying or selling transactions first.
- f. The brokerage fee and safe custody fee (“Rebate”) will be credited to the HKD settlement account of Eligible New US Stocks Customers on the following rebate date:

Period of opening New US stocks Service	Rebate date
1 January 2026 until 31 March 2026	On or before 31 December 2026
1 April 2026 until 30 June 2026	On or before 31 March 2027

- g. If an Eligible New US Stocks Services Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Rebate to any one of the HKD settlement accounts.
- h. **Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**
- i. Eligible New US Stocks Customers should maintain valid New US Stocks Services, HKD settlement account and Integrated Account Services at the time when the Rebate is credited, otherwise the offer will be forfeited.

**6e. \$0 brokerage fee offer for selling odd lots via designated trading channel**

- a. Promotion period is from 1 January 2026 until 30 June 2026 (both dates inclusive)(“Promotion Period”)
- b. This offer is only applicable to personal banking customers who maintain single-name securities account (“Eligible Customers”) with BOCHK.
- c. This offer is not applicable to joint-name securities account.
- d. Eligible Customers who are buying odd lots listed on the HKEx and settled in HKD or RMB via NotALot function of BOCHK Mobile Banking during Promotion Period, and selling odd lots listed on HKEx and settled in HKD or RMB (excluding the securities transactions of underlying stock along with odd lots) via BOCHK Mobile Banking or Internet Banking (“Designated trading channel”) during Promotion Period, will be entitled to brokerage fee reduction for each selling transaction (“Brokerage Fee Reduction”). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- e. The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the commission reduction is calculated.
- f. Eligible Customers should pay the brokerage fee of selling transactions first. The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on the following dates:

Date of buying / selling odd lots	Dates of depositing Brokerage Fee Reduction
1 January 2026 until 31 March 2026	On or before 30 June 2026
1 April 2026 until 30 June 2026	On or before 30 September 2026

- g. If an Eligible Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- h. **Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- i. Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise this offer will be forfeited.

**6f. Deposit Securities offer**

- a. This offer is only applicable to personal banking customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding Ministry of Finance of the PRC CNY Bonds / The Hong Kong Monetary Authority iBonds / any Bonds issued by The Government of the HKSAR of the PRC) into BOCHK’s single-name securities accounts (including securities margin account and family securities account, but excluding joint-name securities account) via Central Clearing and Settlement System (CCASS) (physical scrip is not included) / (“Eligible Securities”) from 1 January 2026 until 30 June 2026 (both dates inclusive) (“Deposit Securities Period”).



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- b. Customers who deposit Eligible Securities with designated market value during Deposit Securities Period (“Eligible Deposit Securities Customers”) and maintaining corresponding Integrated Banking Service on the following dates can entitle to the following cash reward (“Cash Reward”). Cash Reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Deposit Securities Customers on or before the following Dates of Cash Reward deposit:
- c. This offer is not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK within following Dates of withdraw via CCASS or by physical scrip.

Deposit Securities Period	Dates of withdraw via CCASS or by physical scrip	Maintaining Integrated Account Service Period	Dates of Cash Reward deposit
1 January 2026 until 31 March 2026	1 January 2026 until 30 June 2026	30 June 2026	On or before 30 September 2026
1 April 2026 until 30 June 2026	1 April 2026 until 30 September 2026	30 September 2026	On or before 30 December 2026

Cash Reward :

Market Value of Eligible Securities Deposited	Cash Reward	
	<i>Private Wealth</i>	<i>Wealth Management</i>
HK\$5,000,000 or above	HK\$10,000	HK\$4,000
HK\$1,000,000 – below HK\$5,000,000	HK\$5,000	HK\$2,000
HK\$100,000 – below HK\$1,000,000	HK\$1,600	HK\$1,000

- d. The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion.
- e. The market value of Eligible Securities settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when market value of Eligible Securities and the commission reduction is calculated.
- f. Each Eligible Deposit Securities Customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer holds more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once.
- g. **Eligible Deposit Securities Customer should maintain valid securities account and Integrated Account Service when the cash reward is deposited, otherwise this offer will be forfeited.**

#### 6g. \$0 transaction fee for Monthly Stocks Savings Plan

- a. Promotion period is from 1 January 2026 until 31 December 2026 (both dates inclusive)(“Promotion Period”).
- b. This offer is only applicable to personal banking customers who are holding valid single-name securities account (not applicable to joint-name securities account, securities margin account and family securities account)(“Eligible Securities Account”) with BOCHK (“Eligible Monthly Stocks Savings Customer”).
- c. Eligible Monthly Stocks Savings Customers who settle the contribution payment of Monthly Stocks Savings Plan successfully (including contribution payment settled via securities settlement account or BOC Credit Card) via their Eligible Securities Account during Promotion Period (“Eligible Contribution”), will entitled instant \$0 transaction fee in each month (transaction fee including the brokerage fee, stamp duty, transaction levy and transaction charge).

#### 6h. Monthly Stocks Savings Plan BOC Credit Card gift points offer


- a. If the Monthly Stocks Savings Plan contribution amount is paid by BOC Credit Card, the BOC Credit Card Gift Points will be calculated based on the number of consecutive months of contribution.



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Consecutive Month(s) of Contributions	1 to 12 months	13 to 24 months	Over 24 months
Conversion Rate (Hong Kong dollars / RMB contribution amount: Credit Card Gift Points)	5:1	3:1	1:1
Upper Limit of Gift Points	A maximum of 10,000 BOC Credit Card Gift Points can be earned for each monthly contribution		

- b. The above Gift Points Conversion Rate is subject to the Bank's announcement from time to time
- c. The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing logo . The Gift Points are only applicable to customers who hold valid BOC Credit Cards issued in Hong Kong bearing BOCHK logo, but excludes BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards and participants of the Automated Cash Rebate Redemption.
- d. The Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of "BOC Credit Card Gift Point Catalogue".

#### 6i. Monthly Funds Savings Plan 0.01% Subscription fee offer

- a. Promotion period is from 2 January to 31 March 2026 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to the customers who newly set up Monthly Funds Savings Plans ("Fund MSP") via Funds account ("Eligible Funds Accounts") maintained with BOCHK during Promotion Period, settling the first contribution payment successfully (including contribution payment settled via Investment Fund settlement accounts or BOC Credit Cards) on or before 20 April 2026 and do not make any contribution on Fund MSP through the same Eligible Funds Account within 6 months preceding the date of the First Eligible Contribution ("Eligible Monthly Funds Investment Customer").
- c. Eligible Monthly Funds Investment Customer can enjoy 0.01% fund subscription fee after successfully setting up the Fund MSP during the promotion period, except for the Fidelity Investment Funds (the Fund MSP subscription fee of this Investment Funds will be 0.28%) ("Privileged Fund Subscription Fee") until further notice. The maximum monthly contribution amount of the Fund MSP should be HK\$50,000 (or equivalent foreign currencies).
- d. If an Eligible Monthly Funds Investment Customer terminates the Fund MSP after successfully setting up the Plan for any reason, this offer will not be extended, compensated or substituted.
- e. BOCHK shall have the absolute discretion to prescribe and change the Fund MSP subscription rate and the monthly contribution amount cap of related Fund MSP from time to time.

#### Terms and conditions of "Monthly Funds Savings Plan"

- a. Unless specified by the Bank, the date of contribution and subscription under "Monthly Fund Savings Plan" (the "Plan") is scheduled to be the 20th of each month ("Contribution Date") or, if such day is a Saturday or a public holiday in Hong Kong, the date of contribution and subscription will be postponed to the next banking business day.
- b. Unless specified by Bank of China (Hong Kong) Limited (the "Bank"), the cut-off date for applications to add, amend or terminate "Monthly Funds Savings Plan" (the "Plan") the Plan where Monthly Investment Amount is settled by BOC Credit Cards is two Hong Kong banking business days (excluding Saturdays) before the Contribution Date (as defined above). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- c. Unless otherwise specified by the Bank, the cut-off date for applications to add, amend or terminate the Plan where Monthly Investment Amounts is settled via the settlement accounts is one Hong Kong banking business day (excluding Saturdays) before the Contribution Day (as defined above). Any application submitted after the relevant cut-off date will be processed as an application in respect of the following month.
- d. Customers can pay the monthly contributions by direct debit from the designated settlement accounts maintained at the Bank or BOC Credit Cards. If the monthly contribution is settled via the settlement accounts,

- it will be debited on the Contribution Date, and customers should maintain sufficient funds in the settlement accounts to cover the amount. If the monthly contribution is settled by BOC Credit Cards, it will be debited on two Hong Kong banking business days (excluding Saturdays) before the Contribution Date or any other date specified by the Bank, and the customers should maintain sufficient available credit limit to cover the amount.
- e. If the monthly contribution is settled via settlement accounts, the minimum monthly contribution for each Plan is HK\$500 (or its equivalent in foreign currencies). If the monthly contribution is settled by BOC Credit Cards, the minimum and maximum monthly contribution for each Plan is HK\$500 (or its equivalent in foreign currencies) and HK\$20,000 (or its equivalent in foreign currencies) respectively.
  - f. If the customers fail to make the payments of monthly contribution for three consecutive months, the Bank reserves the right to terminate the relevant Plan immediately.
  - g. The bank reserves the right to amend and/or withhold any Plans and/or any of the above terms and conditions at its discretion.
  - h. In case of any disputes, the decision of the Bank shall be final.
  - i. In case of any inconsistencies between the Chinese version and the English version of this promotional material, the Chinese version shall prevail.

#### **6j. Investment Funds Transfer-In Reward**

- a. The promotion period of the offer is from 2 January to 31 March 2026 (both dates inclusive) ("Promotion Period").
- b. The offer is applicable to personal customers of BOCHK.
- c. Customers who (i) successfully submits an investment funds transfer-in application during the promotion period; and (ii) successfully places the stated investment fund transfer from other financial institution(s) into their Investment Fund account in BOCHK on or before 30 April 2026, will be eligible to receive the cash reward (the "Eligible Customers").
- d. Eligible Customers who transfer-in an accumulated amount of investment funds of every HK\$200,000 (or equivalent) will be eligible to receive HK\$800 cash reward (the "Transfer-In" Reward). The maximum amount of the Transfer-In Reward is HK\$16,000.
- e. Only open-ended investment funds distributed by BOCHK are eligible to this offer. This offer is not applicable to Money Market Funds. BOCHK has the sole and full discretion to decide whether the investment fund concerned may be transferred into BOCHK and whether the transfer transaction is eligible to the offer. For more information on which investment funds are eligible, please contact our Customer Relationship Manager.
- f. BOCHK only accepts investment funds transferred from account(s) held in other financial institution(s) by the same Eligible Customers using the same name. The account holder name of the investment funds being transferred from other financial institution(s) must be as same as the Investment Fund account holder's name as registered in BOCHK.
- g. The amount of the Transfer-In Reward which Eligible Customers can enjoy is calculated based on the amount of eligible investment fund being transferred-in to their BOCHK Investment Fund account during the promotion period (the "Accumulated Amount"). The accumulated amount is calculated based on the unit price of the investment funds on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.
- h. If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before 31 July 2026, the Transfer-In Reward should be deducted in proportion to the respective transferred-out amount. BOCHK reserves the right to deduct the Transfer-In Reward amount, which was given to the Eligible Customers, directly from their accounts without prior notice.
- i. The Transfer-in Reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Customers on or before 31 July 2026, and Eligible Customers should hold a valid BOCHK Investment Fund account at the time when the Transfer-in Reward is deposited, otherwise the reward will be forfeited.
- j. Employees of BOCHK are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate as quoted by BOCHK on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

#### **6k. Terms and Conditions of 0% subscription fee for first subscription made via Smart Invest**

- a. The promotion period is from 2 January 2026 to 31 March 2026 (both dates inclusive) ("the Promotion Period").
- b. The offer is applicable to Personal Customers of BOCHK ("Eligible Customers").
- c. During the Promotion Period, the Eligible Customers are entitled to enjoy 0% fund subscription fee ("Subscription Fee Offer") on the first investment fund subscription made via Smart Invest ("Eligible



- Subscription”) (“Subscription Fee Offer”). There is no cap of the subscription fee amount of Eligible Subscription.
- d. The Subscription Fee Offer is not applicable to i) fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
  - e. The Subscription Fee Offer is not applicable to fund subscription made via BOCHK Mobile Banking or Internet Banking by vulnerable customers (as defined by BOCHK).
  - f. Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will refund the subscription fee (the “Refund”) to the Eligible Customers as defined in the Clause i.
  - g. Each Eligible Customer is only entitled to the offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds subscription, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details.
  - h. If Eligible Customers enjoy the Subscription Fee Offer during the Promotion Period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
  - i. The amount of Refund will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 June 2026 and eligible customers should hold a valid fund account of BOCHK at the time when the Refund is deposited, otherwise the offer will be cancelled.
  - j. Employees of BOCHK are not eligible for this Subscription Fee Offer.
  - k. For relevant non-Hong Kong dollar denominated fund subscription, the fund subscription amount will be converted into Hong Kong dollar based on the prevailing exchange rate of the relevant currency on the subscription day recorded by BOCHK for calculation of amount of the Refund. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

#### Terms and Conditions of the “Smart Invest” HK\$100 Reward offer (the “Offer”)

- a. The Offer is effective from 2 January 2026 to 31 March 2026, both dates inclusive (“the Promotion Period”).
- b. The Offer is applicable to eligible customers who must meet the following conditions i) have not completed any fund subscription through “Smart Invest” on or before 31 December 2025 and ii) successfully complete a fund subscription through “Smart Invest” (no limitation on transaction amount) during the Promotion Period (the “Eligible Customer”). Eligible Customers will be entitled to enjoy HK\$100 reward (the “Reward”).
- c. During the Promotion Period, each Eligible Customer is entitled to enjoy the Offer once. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to conduct funds subscription, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details. The Reward is limited in supply on a first-come, first-served basis.
- d. The Reward will be deposited to Eligible Customers’ non-dormant Bank of China (Hong Kong) HKD Saving Account or HKD Current Account on or before 30 June 2026. Eligible Customer should maintain a valid account throughout the promotion period and at the time when the reward is deposited. In the event of termination of Eligible Customer’s valid account during the Promotion Period or at the time the reward is being awarded, the reward will otherwise be cancelled automatically forthwith.

### (7) Foreign Exchange

#### 7a. Terms of Up to HK\$1,800 Rewards for Foreign Exchange via Mobile Banking:

- a. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive)(“Promotion Period”).
- b. This Rewards is only applicable to Bank of China (Hong Kong) Limited (“BOCHK”) *Private Wealth, Wealth Management, Enrich Banking* and *i-Free Banking* customers (the “Integrated Banking Services Customers”) **who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 July 2025 to 31 December 2025.** (the “Eligible Customers”).
- c. Eligible FX Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the FX Reward up to HK\$1,800 (“FX Reward”):

Accumulated Foreign Exchange Amount (HKD equivalent)	FX Reward
HK\$2,000,000 or above	HK\$1,800
HK\$500,000 to below HK\$2,000,000	HK\$600

- d. Eligible Exchange Transactions is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile



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Banking. FX Welcome Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.

- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.
- f. Each Eligible Customer can enjoy FX Reward once only.
- g. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 September 2026.
- h. **Eligible Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account during the Promotion Period or at the time when the FX Welcome Reward is deposited, otherwise the rewards will be forfeited.**
- i. The rewards cannot be exchanged for other gifts, and is also non-refundable and transferrable and not for sale.

## (8) Insurance

BOCHK is the appointed insurance 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 product is a product of Insurance Companies but not BOCHK. Please contact Branch relationship Manager for more life insurance plans details.

### 8a. Terms and Conditions of China Life (Overseas) Insurance offer

- a. The Promotional Period of the offer is from 2 January 2026 to 31 March 2026 (hereinafter "the Promotional Period").
- b. During the Promotional Period, the customers who have applied for the designated life insurance plan (hereinafter "Designated Insurance Plan") of China Life Insurance (Overseas) Company Limited (hereinafter "China Life (Overseas)") through Bank of China (Hong Kong) Limited (hereinafter "the Bank") and if the relevant policies are successfully issued by China Life (Overseas) can enjoy the "First Year Premium Discount Offer".
- c. The first year premium discount shall be deducted from the initial premium. First Year annualized premium amount is the initial annual premium amount payable of the Policy, and the premium discount, prepaid premium and premium levy are not included.
- d. If the policy is cancelled within the cooling-off period or in any other circumstances under which the premiums need to be refunded, China Life (Overseas) will only refund the premiums and premium levy actually paid by the customer excluding any First Year Premium Discount Offer.
- e. The above mentioned First Year Premium Discount Offer is non-transferable and non-redeemable for cash.
- f. No person other than China Life (Overseas), the Bank and its customers shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of the provisions of these Promotional Terms and Conditions or to enjoy the benefit under any of the provisions of these Promotional Terms and Conditions.
- g. In case of any dispute regarding this promotional program, the decision of China Life (Overseas) and the Bank shall be final and conclusive and binding on the customers.
- h. China Life (Overseas) and the Bank reserve the right to suspend, terminate or extend this promotional program, and/or to replace, supplement or alter these Promotional Terms and Conditions at any time without giving prior notice to the customers.
- i. By participating in the Offer, policyholders agree that they have read and agreed with the Promotional Terms and Conditions herein.
- j. These Promotional Terms and Conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.

### 8b. Terms and Conditions of BOCL Life Insurance Offer

- a. Promotion Period refers to the period from 8 December 2025 until 31 March 2026 (both dates inclusive) ("Promotion Period").
- b. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfil all of the following requirements:



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- i. the application form(s) must be duly completed and signed during the Promotion Period;
  - ii. the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 April 2026 (the time when BOC Life receives the documents is based on the record of BOC Life);
  - iii. the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and
  - iv. the application(s) must be accepted by BOC Life.  
Policy(ies) that fulfil the above-mentioned requirements (i) to (iv) is / are known as "Eligible Policy(ies)".
- c. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
  - d. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity (Lifetime) & BOC Life Deferred Annuity (Fixed Term)).
  - e. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the discounted premiums shall be deducted monthly from the customer's designated account during the fourth (4th) to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
  - f. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
  - g. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
  - h. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
  - i. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
  - j. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
  - k. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
  - l. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned.
  - m. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).
  - n. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.
  - o. In case of any dispute, BOC Life reserves the right of final decision.
  - p. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
  - q. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.

#### Life insurance products Important Notes

- 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.
- The Life Insurance Plans and the supplementary rider(s) (if any) is underwritten by Insurance Companies. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by Insurance Companies.
- Insurance Companies is authorised and regulated by the Insurance Authority to carry on long term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.



- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. For enquiry, please contact your Relationship Manager.
- Insurance Companies reserves the right to decide at its sole discretion to accept or decline any application for the Life Insurance Plans and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Life Insurance Plans and the supplementary rider(s) (if any) is subject to the formal policy documents and provisions issued by Insurance Companies. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of Insurance Companies for distribution of life insurance products. The life insurance product is a product 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 insurance product should be resolved between directly the insurance company and the customer.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Insurance Companies outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provision issued by Insurance Companies for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Life Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agencies.

### **8c. Terms and Conditions of the "Financial Needs Analysis" Offer**

- a. From 8 December 2025 to 31 March 2026 (both dates inclusive) (" the FNA Offer Promotion Period"), customers who completed the FNA at any Bank of China (Hong Kong) Limited ("BOCHK") branches and are already a valid BOCHK Account holder by the time they conduct the FNA ("Eligible Customer(s) for the FNA Offer"), will receive a gift (collectively defined as "the Gift"). Each Eligible Customer for the FNA Offer can enjoy a gift once. Regardless of how many times he/she completes FNA during the Promotion Period, he/she can only enjoy one gift.
- b. If the customer considers purchasing any insurance product(s) distributed by BOCHK later, please note that the product(s) will be underwritten by corresponding insurance company(ies) that will be responsible for all content, policy approval, coverage and benefits of the relevant plan(s) .
- c. BOCHK reserves the right to terminate, suspend or amend the terms and conditions of the FNA Offer at any time at its sole discretion without prior notice. In case of any dispute, the decision of BOCHK shall be final.
- d. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- e. For any enquiries, please contact BOCHK branch staff.
- f. BOC Life and/or BOCHK reserve the right to amend, suspend or terminate the above plans at any time and change the relevant terms and conditions. In case of any disputes, BOC Life and/or BOCHK reserve the right of final decision.
- g. BOCHK shall not be liable for any loss or damage or expiry of the Gift(s) and shall not reissue or replace any defaced/lost Gift(s).
- h. The Gift(s) is/are limited and available on a first-come-first-serve basis while stock lasts. In case the Gift(s) is/are out of stock, BOCHK reserves the right to substitute the Gift(s) with another gift(s)/coupon(s). The value or type of the substitute gift(s)/coupon(s) may be different from the current Gift(s) provided for the FNA Offer.
- i. The gifts cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the gifts is subject to the terms as specified by the supplier.
- j. BOCHK is not the supplier of the Gift(s). The name of the gift supplier has been printed on the gift packaging. Any enquiry or complaint in respect of the Gift(s) should be directed to the relevant supplier. BOCHK gives no guarantee to the Gift(s) or the services of the supplier, or does not accept any liability arising.

#### **Important Notice:**

- a. 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



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- 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.
- b. The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
  - c. BOCHK is the appointed insurance agency of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") for distribution of life insurance products. The life insurance product is a product of life insurance companies but not BOCHK. Please contact Branch relationship Manager for more life insurance plans details.
  - d. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly the insurer and the customer.
  - e. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of the insurer outside Hong Kong. Please refer to the policy documents and provisions issued by the insurer for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff.

#### **8d. Terms & Conditions of Universal Smart Travel Insurance Plan Promotion ("the Plan"):**

- a. Promotion Period is from 1 January 2026 to 5 June 2026 (both dates inclusive).
- b. To be eligible for the offer, customers should have successful enrolment in the Plan within the Promotion Period; and have their policies effective on or before 31 July 2026 ("eligible customers"), otherwise the offer will be forfeited.
- c. Successful enrolment refers to the policyholder who should submit Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium, and settle the discounted premium on or before 5 June 2026 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person's re-application within 6 months after policy cancellation/termination of policy renewals.
- d. Premium Discount Offer for the Plan:
  - (i) Single Travel Plan – During the Promotion Period, *Private Wealth* or *Wealth Management* Eligible Customer can enjoy 30% off premium discount, and the other Eligible Customer can enjoy 25% off premium discount upon successful enrolment in the Plan via BOCHK Mobile Banking, Internet Banking or Contact Centre.
  - (ii) Annual Travel Plan - During the Promotion Period, *Private Wealth* Eligible Customer can enjoy 25% off first year premium discount, *Wealth Management* Eligible Customer can enjoy 20% off first year premium discount, and the other Eligible Customer can enjoy 15% off first year premium discount upon successful enrolment in the Plan via BOCHK Mobile Banking, Internet Banking or Contact Centre.
- e. Shopping Voucher ("Voucher"):
  - Voucher is provided by Bank of China Group Insurance Company Limited ("BOCG Insurance").
  - HK\$150 Coupon is applicable to the first 1,000 Eligible Customer who hold *Private Wealth* or *Wealth Management* Account and successfully enrolled in the Plan (Annual Travel Plan) via BOCHK Internet Banking / Mobile Banking with annual premium payment basis. HK\$100 Coupon is applicable to the first 1,000 other Eligible Customer who successfully enrolled in the Plan (Annual Travel Plan) via BOCHK Internet Banking / Mobile Banking with annual premium payment basis. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion
  - Voucher notification letter and Voucher will be mailed to Customer on or before 31 December 2026 in accordance with the correspondence address maintained with BOCG Insurance.
  - Customers should hold the valid policy at the time of mailing of the Voucher by BOCG Insurance, otherwise the Voucher will be forfeited. Voucher cannot be transferred, returned, exchanged for other gifts or



redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Voucher notification letter and / or the Voucher along with the Voucher notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Voucher is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Voucher is out of stock, BOCG Insurance reserves the right to offer another gift /voucher as a replacement without prior notice which may not have the same value and features as the original Voucher. The usage of the Voucher is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Voucher. For enquiry or complaint on the Voucher, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.

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

#### **8e. Terms & Conditions of Smart Domestic Helper Insurance Plan Promotion:**

- a. To be eligible for the offer, proposed Insured should fulfil below requirements:
  - Should have successful enrolment in Smart Domestic Helper Insurance Plan ("the Plan") from 1 January 2026 to 5 June 2026 (both days inclusive) ("Promotion Period") and have their policies effective on or before 31 July 2026 ("Eligible Customers"), otherwise the offer will be forfeited.
  - Successful enrolment refers to the policyholder who should submit the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium; and settle the discounted premium on or before 5 June 2026 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or re-applications within 6 months after policy cancellation / termination of policy renewals.
- b. During the promotion period, *Private Wealth* Eligible Customers can enjoy 25% off initial premium discount, *Wealth Management* Eligible Customer can enjoy 20% off initial premium discount, and the other Eligible Customer can enjoy 15% off initial premium discount upon successful enrolment in the Plan via BOCHK Mobile Banking.
- c. BoC Pay+ e-Coupon ("Coupon"):
  - The Coupon offer is provided by BOCG Insurance.
  - During the Promotion Period, HK\$100 Coupon is applicable to Eligible Customer who hold *Private Wealth* or *Wealth Management* Account and successfully enrolled in the Plan via BOCHK mobile banking with the initial premium paid of HK\$1,000 or above and annual premium payment basis. HK\$50 Coupon is applicable to other Eligible Customer who successfully enrolled in the Plan via online channels with the initial premium paid of HK\$1,000 or above and annual premium payment basis. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion.
  - The Coupon will be credited via BoC Pay+ (or its updated version or an equivalent mobile app released by BOCHK and subject to the final decision of BOCHK) ("BoC Pay+") to the registered BoC Pay+ account of the Eligible Customers on or before 31 December 2026. Customers should hold the valid policy at the time of crediting the Coupon, otherwise the Coupon will be forfeited. Besides, an eligible customer must maintain his/ her registered BoC Pay+ account valid at the time of crediting the Coupon, otherwise he/ she will not be able to receive the Coupon.
  - The Eligible Customers can use the Coupon which is stored in "Collected Coupons" at the page of "Coupons" in the BoC Pay+ before the expiry date. The Coupon is applicable to Hong Kong physical outlets of the designated merchants in Hong Kong listed in "Discount Info" upon spending of designated net amount by using the Coupon and paying by QR code.
  - Eligible Customers must install BoC Pay+ to redeem and use the Coupon. Please download BoC Pay+ from the official app stores or BOCHK official website, and be sure to use "BoC Pay+" as the keyword to search. iPhone or iPad users may download BoC Pay+ via App Store; Android users may download BoC Pay+ via Google Play, and Huawei AppGallery or BOCHK official website (Recommended OS version: iOS (14.0 or above) and Android (8.1 or above)). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android is a trademark of Google LLC.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.



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- For the record of issuance of the Coupon, the records of BOCHK and/ or BOCG Insurance shall prevail. BOCHK and/ or BOCG Insurance shall not be responsible for the Eligible Customers being unable to receive the Coupon arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/ or BOCG Insurance.
  - The Coupon is limited and available on a first-come, first-served basis while stocks last. BOCHK and/ or BOCG Insurance reserve the right to replace the Coupon with any alternative coupon without prior notice. The value and features of the alternative coupon may be different from the original Coupon. The Coupon or alternative coupon cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/ or BOCG Insurance shall not be liable for loss of the Coupon or alternative coupon under any circumstances and will not reissue or replace any of them. The Coupon or alternative coupon is subject to the relevant terms and conditions of the relevant merchant supplier, please refer to the Terms and Conditions as stated in BoC Pay+ for details. BOCHK and/ or BOCG Insurance is/ are not the merchant supplier of the Coupon or any alternative coupon. Any enquiry or complaint in respect of the Coupon or any alternative coupon should be directed to the relevant supplier(s). BOCHK and/ or BOCG Insurance give no guarantee to the Coupon and/ or any alternative coupon and/or the goods and/ or service quality provided by the supplier(s), and do not accept any liability arising in conjunction with the use of the Coupon and/or any alternative coupon and/ or the goods and/ or services provided by the supplier(s).
- d. The Premium Discount Offer for the Plan is offered by BOCHK and BOCG Insurance.
- e. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

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

- The General Insurance Plans are underwritten by the BOCG Insurance.
- The BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the General Insurance Plans. The General Insurance Plans are products of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the General Insurance Plans should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the General Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the General Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the General Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The General Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the General Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.



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

## (9) Mortgage Services

### 9a. Digital Application Offer - Preferential interest rate and extra HK\$500 Cash Reward

- a. Customers who successfully apply for the Bank of China (Hong Kong) Limited ("BOCHK") Mortgage loan via "Mortgage Application" Service of BOCHK "Home Expert" Mobile APP or BOCHK Website during the period from 1 January 2026 to 31 March 2026 (both dates inclusive, the "Promotion Period"); and i) if such mortgage loan is successfully drawn, ii) plus complete any 4 of the following items: register for "Payroll Account" #, download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet Lite ("BoC Pay+"), open "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, enroll 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 on or before 31 July 2026 (collectively named "Eligible Customers"), can enjoy the preferential interest rate and extra HK\$500 Cash Reward (collectively named "Cash Reward").

#Customers register for Payroll Account via Mobile Banking, Internet Banking, branches, Phone Banking or Website of BOCHK during the Promotion Period. For the record of BOCHK Payroll Account, BOCHK's system record shall prevail.

\*Customers conduct one foreign exchange transaction, including (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars or (c) cross currency conversion through the HKD/Multi-Currency/RMB account in sole name via BOCHK Branch, Manned Phone Banking Services, BOCHK Mobile Banking or BOCHK Internet Banking during the Promotion Period ("Eligible Exchange Transactions"), but not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

- b. Offer is applicable to new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.
- c. The Offer is not applicable to mortgage loan of all individual car park spaces, industrial and commercial properties.
- d. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- e. Eligible Customers must provide the designated promotion code "eAPP500" 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.
- f. Each Eligible Customer can only receive the Cash Reward once within the Promotion Period on the basis of the record by BOCHK.
- g. The Cash Reward will be credited to the designated mortgage repayment account of the Eligible Customers on or before 31 October 2026.
- h. The status of the Eligible Customers' Mortgage Account and the designated mortgage repayment account, must be normal and valid when BOCHK credits the Cash Reward. If customers cannot fulfil any of the above requirements, BOCHK reserves the right to cancel the Cash Reward without prior notice.
- i. Customers are responsible for the data charges of using and/or downloading the BOCHK Mobile Application, BoC Pay Mobile Application and/or Mobile Banking imposed by their service providers.
- j. Please download relevant Mobile Application from official application stores or the BOCHK website, and ensure the search wording. iPhone users may download via the App Store; Android users may download via Google Play, and Huawei AppGallery or BOCHK website.
- k. By using BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Application, BoC Pay+ Mobile Application and/or Mobile Banking.
- l. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
- m. In case the Cash Reward are out of stock or unavailable, BOCHK reserves the right to substitute the Cash



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Reward with other gifts/coupons without prior notification. The value or type of the substitute gifts/coupons may be different from the current Cash Reward provided for this Promotion. The substitutes cannot be refunded, transferred, resold, or redeemed for cash or other gift items.

- n. BOCHK will not send out any notification, reissue and be liable to the Eligible Customers who fail to register successfully due to wrong information input.
- o. If the amount of cash rebate and / or cash reward and / or the coupons reward and / or gifts is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or cash reward and/or the coupons reward and / or gifts as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- p. The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicants to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicants and BOCHK.
- q. No person other than the Eligible Customers, BOCHK, and/or the Card Company and/or the UnionPay International will have any rights under the Contracts (Rights of Third parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

#### **Mortgage loan cash rebate reward**

- a. Customers who apply for the BOCHK mortgage loan during the period from 1 January 2026 to 31 March 2026 (both dates inclusive, the "Promotion Period"), and if such loan is drawn on or before 31 July 2026, he/she is entitled to the cash rebate. The cash rebate amount shall be subject to BOCHK's final approval. The cash rebate is subject to terms and conditions. Please contact BOCHK staff for details of the cash rebate.
- b. If the account is a joint account, the holders of such account will be considered as one eligible customer and only one of the account holders will be entitled to this reward. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.
- c. BOCHK will credit the cash rebate to the account which the applicant has designated for repayment of the mortgage within 2 weeks after the drawdown of mortgage loan.

#### **Digital Application Offer - Important notes for home insurance / fire insurance which is eligible for mortgage customers**

- a. "Fire Insurance" and "Premier Home Comprehensive Insurance" Mortgage Customer Plan ("the Designated Insurance Plans") and the supplementary rider(s) (if any) are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- b. BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- c. BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- d. BOCG Insurance reserves the right to accept or decline any application for the Designated Insurance Plans and the supplementary rider(s) (if any) based on the information provided by the insured and applicant at the time of application.
- e. BOCHK is an appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products of BOCG Insurance but not BOCHK.
- f. BOCHK and/or BOCG Insurance reserve the right to amend, suspend or terminate the Relevant Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCHK and/or BOCG Insurance shall be final.
- g. 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 Designated Insurance Plans should be resolved between directly BOCG Insurance and the customer.
- h. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Designated Insurance Plans. For enquiry, please contact the staff of BOCHK.
- i. The Designated Insurance Plans and the supplementary rider(s) (if any) are governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the



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insured items and coverage, provisions and exclusions.

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

**9b. Extra up to HK\$1,000 “Mortgage Service” Offer [General Customers]:**

- a. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) (“promotion period”).
- b. Customers who successfully apply for BOCHK Mortgage Loan, use the *Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service\** and apply Payroll Account\*, during the promotion period; plus drawdown the mortgage loan on or before 31 July 2026 (collectively named “Eligible General Customers\*\*), can enjoy extra Cash Reward of mortgage service (“General Customers Cash Reward”). For details, please refer to below:

Cash Reward		
<i>Private Wealth</i> customers	<i>Wealth Management</i> customers	<i>Enrich Banking / i-Free Banking</i> customers
HK\$1,000	HK\$500	HK\$300

\*Subject to terms and conditions, please refer to paragraph 9c below “Terms of Private Wealth / Wealth Management/ Enrich Banking/ i-Free Banking Service” and paragraph 4a “Payroll Account Reward” for details.

- c. Eligible General Customers must provide the designated promotion code "GEN2026Q1" to BOCHK staff when applying for mortgage services in order to register for Cash Reward. Regarding the registration records of BOCHK General Customers Cash Reward, the records of BOCHK system shall prevail.
- d. **The Offer is only applicable to “Private Wealth” / “Wealth Management”/ “Enrich Banking”/ “i-Free Banking” customers who successfully drawdown the mortgage loan on or before 31 July 2026, the records of the BOCHK system shall prevail.**
- e. **The Offer is applicable to successful mortgage loan application of new purchase, refinance, refinance with top-up, top-up and remortgage loan of residential property by individual customers.**
- f. **The Offer is not applicable to mortgage loan of all individual car park space, industrial and commercial property.**
- g. In the case of a joint mortgage account, at least one of the Eligible General Customers’ account holders must be an Eligible Customer who have taken up BOCHK Payroll Account that account holder must be a mortgage borrower, and not applicable to a mortgage guarantor.
- h. In the case of a joint mortgage account, the account holder will be regarded as an Eligible General Customer. Only one of the account holders can enjoy the General Customers Cash Reward. BOCHK reserves the right to make the final decision to distribute the General Customers Cash Reward to one of the account holders.
- i. In the case of a joint mortgage account, which has more than one Eligible Customer who have taken up BOCHK Payroll Account, the account can only enjoy the General Customers Cash Reward once.
- j. The General Customers Cash Reward will be credited to the designated mortgage repayment account on or before 31 October 2026.
- k. In case the General Customers Cash Reward are out of stock, BOCHK reserves the right to substitute the General Customers Cash Reward with other gift/coupon/reward. The value or nature of the substituted gift/coupon/reward may be different from the original Cash Reward.
- l. The Eligible General Customers must still hold a valid Mortgage and use Payroll Account specific accounts and when BOCHK sending out the General Customers Cash Reward, otherwise the General Customers Cash Reward will be forfeited.

**9c. Terms of Private Wealth / Wealth Management / Enrich Banking / i-Free Banking Service (“Integrated Banking Services”)**

- a. **In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the Total Relationship Balance of the following designated amount or above. If a customer is not able to meet the Total Relationship Balance requirement, BOCHK may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.**

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

- b. *i-Free Banking* customers aged under 18 are eligible for the waiver of "Total Relationship Balance" requirement. When customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.
- c. **Allocation of Integrated Banking Services status:**
- BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
  - BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.**
  - BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer's Integrated Banking Services status.**
  - After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.**
- d. **For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website [www.bochk.com](http://www.bochk.com).**

## (10) Offers for Banking TrendyToo Customers

### A. Terms and Conditions of "Banking TrendyToo Refer Friends" Promotion

- Promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) ("Promotion Period").
- The Promotion shall be applicable to customers of Integrated Banking Services of BOCHK ("Selected Customers").
- Selected Customers (the "Referrer") must get his/her Invitation Code in "Refer Friends" page via Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee who fulfilled the requirements of Clause f(ii) (the "Referee") during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause f(i) (the "Eligible Referrer") in "Invitation Code" field when opening a new banking account, and successfully opens a new account in order to receive the relevant referral reward (the "Eligible Referee").
- If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause c, the Eligible Referrer can enjoy below designated amount of rewards in the form of cash rewards (the "Referral Reward"):

<b>Referee's Integrated Banking Service</b>	<i>Wealth Management</i>	<i>Enrich Banking / i-Free Banking</i>
Reward that referrer can enjoy upon each successful referral	HK\$1,000	HK\$150

- The number of rewards is limited to first 3 *Enrich Banking / i-Free Banking* referrals and first 3 *Wealth Management* referrals. Each Eligible Referrer can enjoy maximum rewards of HK\$3,450 (assuming referrer successfully referred 3 *Wealth Management* customers and 3 *Enrich Banking / i-Free Banking* customers and fulfilled all requirements). The quotas of this offer are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank. If the number of successful account opening referrals exceed the limit, BOCHK will issue the reward based on chronological order of the successful account opening date of the Eligible Referee.
- Eligible Referrer and Eligible Referee must fulfil all the conditions below during the Promotion Period and at the time when the rewards are credited:
  - Eligible Referrer
    - Has taken up Integrated Banking Service; and
  - Eligible Referee
    - Has not cancelled personal banking or services in BOCHK in the past 6 months prior to 1 January 2026; and



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- Opens account and inputs the Eligible Referrer's Invitation Code and successfully open account during the Promotion Period;
- Has not been referred in the same promotion;
- Is not the same person as the Referrer
- *Wealth Management / Enrich Banking / i-Free Banking* referees are required to aged 18-40 on the day of account opening (aged 18 and 40 inclusive)
- Maintain the "Total Relationship Balance" of the following designated amount or above within the promotion period:

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

- The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 30 June 2026, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
- A Referee can only be referred once and shall be subject to the Bank's final records.
- The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
- Self-referral or BOCHK staff referral is not accepted for this reward promotion.

#### (11) Terms and Conditions of BOCHK *Private Wealth* Referral Program

The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive) ("Promotion Period").

- Private Wealth* Customer Referral Reward:
  - At the time of Referral, the Referrer should have taken up *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* service or Private Banking service with BOCHK ("Eligible Referrer"), staff of the branch is not eligible as a Referrer under the Referral Programme.
  - Eligible Referrer must get his/her Invitation Code in "Refer Friends" page via branches, Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee; the Referees need to take up or upgrade to *Private Wealth* during the Promotion Period and must input the Invitation Code of the referrer in "Invitation Code" field when opening a new banking account / upgrade in order to receive the relevant referral reward.
  - If the referee is the immediate family (children / grandchildren) of the referrer, the referee needs to fill in the next generation declare form in branch, or fill in the next generation declare form in which BOCHK relationship manager sent email to the referrer, and reply to the relationship manager by the referee in order to receive the HK\$8,888 *Private Wealth* referral reward.
  - The Eligible Referrer who successfully refers a customer to newly take up or upgrade to *Private Wealth* with the referee has fulfilled the following requirements ("Successful Referral"), the referrer can enjoy below referral rewards:

Referral Requirements	Referee Requirements	Cash Reward
- Should have taken up Integrated Banking Services with BOCHK#	newly take up / upgrade to <i>Private Wealth</i> service	HK\$3,888 each
- Should have taken up Integrated Banking Services with BOCHK# - Refer his/her children/grandchildren to newly take up / upgrade to <i>Private Wealth</i> customer		HK\$8,888 each

# Including *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* service or Private Banking service.

- The requirements of referee are as follows:

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

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

Period of <i>Private Wealth</i> account opening (both dates inclusive)	Achieving <b>Total Relationship Balance of HK\$8,000,000</b> to the following month	Total Relationship Balance maintained to the following month
1-31 January 2026	February 2026	April 2026
1-28 February 2026	March 2026	May 2026
1-31 March 2026	April 2026	June 2026

ii. **<Applicable for customers who upgrade to BOCHK Private Wealth service>**

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

Period of <i>Private Wealth</i> upgrade (both dates inclusive)	Achieving <b>Total Relationship Balance of HK\$8,000,000 or above &amp; the Total Relationship Balance growth amount at HK\$3,000,000 or above</b> to the following month (comparing to the Total Relationship Balance of December 2025)	Total Relationship Balance maintained to the following month
1-31 January 2026	February 2026	April 2026
1-28 February 2026	March 2026	May 2026
1-31 March 2026	April 2026	June 2026

- iii. Total Relationship Balance Growth Amount is comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of December 2025;
- iv. *Private Wealth* eligibility criteria and maintenance conditions: To become a *Private Wealth* customer, you must be an "Integrated Banking Services" customer aged 18 or above and maintain a Total Relationship Balance of at least HK\$8,000,000;
- v. Have not taken up or cancelled *Private Wealth* in BOCHK in the past 6 months prior to 1 January 2026;
- vi. Each referee can only be referred once. In the event that the referee is referred by more than one Eligible Referrer, BOCHK will contact the referee to determine the successful referral based on the Eligible Referrer details confirmed by the referee;
- vii. Self-referral will not be accepted.

**2. Definition of "Total Relationship Balance":**

- a. Includes the monthly value of the following items under the customer's name:
    - (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup> (including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds ("MPFs")<sup>5</sup>; and
    - (ii) Mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup> and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"<sup>8</sup>.
  - b. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
  - c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
  - d. The relevant calculation results shall be subject to the Bank's records.
- <sup>1</sup> The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.
- <sup>2</sup> Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).
- <sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:
- (i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher;



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- (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.
- <sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited (“Card Company”) or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.
- <sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.
- <sup>6</sup> (i) Excludes any prepayment amount; (ii) For the “All-You-Want” Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.
- <sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.
- <sup>8</sup> Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the “Business Integrated Account” with the Bank and the customer has registered with the Bank to add the “Total Relationship Balance” of the Master Customers to his/her individual “Total Relationship Balance”. For the details of “Total Relationship Balance” of “Business Integrated Account”, please refer to the relevant product leaflets and terms for the services.

### 3. Redemption Arrangement for the Reward:

#### i. *Private Wealth* Customer Referral Rewards:

Period of <i>Private Wealth</i> account opening / upgrade (both dates inclusive)	Fulfilment Month
1-31 January 2026	October 2026
1-28 February 2026	
1-31 March 2026	

The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on the fulfilment month in the above table, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

- ii. **The Referee are required to maintain the *Private Wealth* with Total Relationship Balance of HK\$8,000,000 or above at the time of BOCHK crediting of Referral Reward, otherwise, the reward will be forfeited and will not be compensated with any reward.**
- iii. Eligible Referrer are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible Referrer is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

Please visit [https://www.bochk.com/dam/more/privatewealth/tnc/service\\_en.pdf](https://www.bochk.com/dam/more/privatewealth/tnc/service_en.pdf) for the Terms and Conditions of *Private Wealth*.

## (12) FamilyMAX Rewards Terms and Conditions

### A. Terms and Conditions of Account Opening Reward

- a. Promotion period is from 1 January, to 31 March, 2026 (both dates inclusive) (“Account Opening Reward Promotion Period”).
- b. Kids’ Reward: during the Account Opening Reward Promotion Period, customer below the age of 11 to open a new\* *Kiddie Sky Savings Account*, or at the age of 11 to 17 to newly take up\* Bank of China (Hong Kong) Limited (“BOCHK”) *i-Free Banking* via mobile banking, and the related customer’s Father/ Mother/ Guardian is BOCHK *Private Wealth/ Wealth Management* customers (“Eligible Kid’s Reward Customer”), with deposit of HK\$10,000 or above and maintain the amount until 30 April, 2026 after successful designated account opening are eligible for Lucky Money Reward of HK\$100 (“Lucky Money Reward”) (Quota: 1,000).
- c. Parents’ Reward: the Father/ Mother/ Guardian of the Eligible Kid’s Reward Customer fulfilled following requirements during the Account Opening Reward Promotion Period is entitled to a designated gift (“Eligible Parent’s Reward Customer”) (Quota: 500):
- i. Increase Total Relationship Balance of HK\$500,000 or above (compare with Total Relationship Balance of December 2025) and maintain the amount until 30 April, 2026.

OR

- ii. Newly take up\* or upgrade to *Private Wealth / Wealth Management Service*.

\*Customers have not taken up or cancelled related account or services in BOCHK in the past 6 months prior to 1 January, 2026.

- d. The quota of gifts is limited, first come first served according to the Kids' Reward account opening sequence and available while quota lasts.
- e. Lucky Money Reward will be credited to correspondence *Kiddie Sky Savings Account* or *i-Free Banking* on or before 31 May, 2026. The status of the *Kiddie Sky Savings Account* or *i-Free Banking* should be valid when Lucky Money Reward is credited to Eligible Kid's Reward Customer, and their Father/ Mother/ Guardian must maintain as *Private Wealth / Wealth Management* customer. Otherwise this reward might be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- f. Eligible Parent's Reward Customer will receive separate notification regarding gift redemption details on or before 30 June, 2026. Eligible Parent's Reward Customer must maintain as *Private Wealth / Wealth Management* customer and ensure that their respective mail address, email address and mobile number on the BOCHK's record are accurate, otherwise this reward might be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- g. Each Eligible Parent's Reward Customer can only enjoy designated gift once.
- h. The above Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK shall not be liable for loss of the redemption letter under any circumstances and will not reissue or replace any of them.
- i. BOCHK reserves the right to offer an alternative gift or cash reward as replacement without prior notice.
- j. The gift is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
- k. BOCHK will not accept any liability for the difference between the reference retail price of the gift and the actual market price.
- l. *Kiddie Sky Savings Account* is only applicable to children who are below the age of 11. Please contact BOCHK staff for more details.
- m. For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website.

## B. Terms and Conditions of Family Tour Lucky Draw

- a. The promotion period for Family Tour Lucky Draw ("Lucky Draw") is from 1 January to 31 March, 2026 (both dates inclusive) ("Lucky Draw Promotion Period").
- b. The Lucky Draw is only applicable to below *Private Wealth* and *Wealth Management* customers ("Selected Customer"):
- i. Eligible Extra Gift Customer of Account Opening Reward. OR
- ii. Received an invitation via email/ BOCHK Mobile Banking promotion message and completed any of the following designated transaction.

Designated Transactions:
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- |  |
|--|
| <ul style="list-style-type: none"> <li>• Accumulated BOC Cheers Card / BOC Go Card eligible spending of HK\$5,000 or its equivalent<sup>1</sup></li> <li>• Accumulated BOC Mastercard® Debit Card eligible spending of HK\$5,000 or its equivalent<sup>2</sup></li> <li>• Accumulated BoC Pay+ merchant spending of HK\$2,000 or its equivalent<sup>3</sup></li> <li>• Accumulated foreign exchange transactions amount of HK\$5,000 or its equivalent via BOCHK Mobile Banking<sup>4</sup>.</li> <li>• Successfully enrolment for "Universal Smart Travel Insurance Plan – Annual Travel Plan" or "GoStudy Student Insurance Plan" or "Premier Home Comprehensive Insurance"<sup>5</sup>.</li> <li>• Complete a buying or selling stocks transaction via BOCHK Mobile Banking or Internet Banking through single-name Securities Account or single-name Family Securities Account<sup>6</sup>.</li> </ul> |
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Remarks:

- 1) For every accumulated eligible transaction (“Eligible transaction”) with BOC Cheers Visa Infinite Card or BOC Cheers Visa Signature Card or BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) reaches the equivalent of HK\$5,000 during the promotion period. Eligible transaction includes retail transaction and the spending via mobile payment (includes Union Pay App, Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (if applicable), but excludes BoC Pay+, AlipayHK and WeChat Pay HK transactions, Instant Rewards transactions, Cash withdraw/ Cash advance, Cash Before Card amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organizations, and any unauthorized transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
- 2) Aggregate Principal & Supplementary BOC Mastercard® Debit Card spending including any in-store retail purchases, contactless payments, mobile payments, and online retail purchases (“Eligible Spending”) during the promotion period. Eligible Spending is only applicable to transactions made during the promotion period and to be posted to BOC Mastercard® Debit Card account. The following transactions are not applicable for Eligible Spending:
  - (a) fees and charges;
  - (b) cash withdrawal;
  - (c) bank transfers;
  - (d) purchase transactions effected outside of Mastercard network;
  - (e) bill payment (including tax payments to the tax authorities);
  - (f) quasi cash transactions, including:
    - (i) betting and gambling transactions;
    - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
    - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
    - (iv) wire transfers;
    - (v) rental payment or property purchase;
    - (vi) purchase and/or reload of stored value cards or e-Wallets;
    - (vii) purchase of cryptocurrencies; and
    - (viii) instalment payments.

BOCHK may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- 3) Accumulated merchant spending (not limited to a single transaction amount) of HK\$2,000 or above via BoC Pay+ to complete the designated requirement.
- 4) Only applicable to foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and accumulated HK\$5,000 during the promotion period. Only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile



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Banking (“Eligible Exchange Transactions”). Foreign Currency Exchange is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.

- 5) Within the promotion period, customer should have successful enrolment in “Universal Smart Travel Insurance Plan” Annual Travel Plan, “GoStudy Student Insurance” or “Premier Home Comprehensive Insurance” (“Designated insurance plan”) underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”) via BOCHK mobile banking or internet banking, and all the policies need to be effective on or before 30 April, 2026, otherwise the reward will be forfeited. The policyholder should complete the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium, and settle the discounted premium on or before 31 March, 2026 (late payment will not be accepted). The reward is only applicable to new policies but not to any policy renewals or re-application within 6 months after policy cancellation/termination of policy renewals.
- 6) Exclude Securities Margin Account and Joint-name Securities Account as well as NotALot transaction, IPO shares subscription and Monthly Stocks Savings Plan.

- c. Selected customer will be automatically entitled one lucky draw chance to win below Lucky Draw prize (“Prize”)

	Prize	Winners
Grand Prize	Travel Cash Voucher HK\$50,000	2
Second Prize	Travel Cash Voucher HK\$10,000	4

- d. The lucky draw will be conducted on or before 31 May, 2026 and the lucky draw result will be announced on BOCHK website ([www.bochk.com](http://www.bochk.com)) from 30 June, 2026. BOCHK will contact the winners separately.
- e. The staffs of BOCHK who hold this Lucky Draw campaign are not eligible to participate in this Lucky Draw.
- f. Winners should ensure that his / her contact number and corresponding address are correct in BOCHK record. If the contact number and corresponding address of the winner are invalid, the winner will be considered as disqualified for the lucky draw.
- g. BOCHK reserves the right to offer an alternative prize or cash reward as replacement without prior notice.
- h. The Prize is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
- i. Winners should understand and accept that BOCHK is not the supplier of the prizes. BOCHK shall bear no liability relating to any aspect of the prizes, including but limited to their quality and the services. The prizes may be subject to additional terms and conditions as stipulated by the supplier.
- j. BOCHK will not accept any liability for the difference between the reference retail price and the actual market price.
- k. BOCHK reserves the right to vary, modify and terminate the lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding the lucky draw, the decision of BOCHK shall be final and binding.
- l. Fraud and abuse will result in forfeiture of the winner’s eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit the winner’s eligibility to participate in the lucky draw and / or entitlement to the prize.
- m. The winner should maintain valid “*Private Wealth*” or “*Wealth Management*” status at the time of the lucky draw result announcement. Otherwise he / she might be disqualified from the lucky draw prize.
- n. BOCHK is not the supplier of the prizes and will not bear any legal responsibility related to the prizes.



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- o. Please note that the lucky draw is conducted in a random manner, and each prize has a specific probability depending on the number of participants. Obtaining a lucky draw opportunity does not mean that the customer will necessarily receive any reward, and there is no guarantee that the customer will win the prize if the number of insurance plans enrolled in or transaction conducted reaches a certain quantity.
- p. Customer is advised to consider carefully and make an insurance decision based on their own analysis and in response to their personal needs for insurance. This sweepstakes should not be used as a determining factor for any customer to enroll in insurance products. Customers must understand or compare the product protection content before purchasing insurance, so as to avoid the situation that the protection content does not meet your needs.

**C. “Selected Customer Smart Savings Deposits” Offer Terms and Conditions**

- a. The promotion period is from 17 February to 20 March 2026 (both dates inclusive) (“Promotion Period”). This “Welcome Smart Savings Deposits” (the “Offer”) is only applicable to designated selected customers to enjoy this “preferential HKD savings interest rate offer” (“Offer”).

Designated selected customers	Eligible requirements (“Eligible Customers”)
New <i>Kiddie Sky Savings Account</i> customer	<ul style="list-style-type: none"> <li>• Aged of 11 or below to open new <i>Kiddie Sky Savings Account</i> within the Promotion Period; <b>and</b></li> <li>• Have not taken up or cancelled related account in Bank of China (Hong Kong) Limited (“BOCHK”) within 6 months prior to 17 Feb 2026; <b>and</b></li> <li>• Customer’s Father/ Mother/ Guardian is BOCHK <i>Private Wealth/ Wealth Management</i> customer</li> </ul>
New <i>i-Free Banking</i> customer (aged 11 to 17)	<ul style="list-style-type: none"> <li>• Age of 11 to 17 to newly take up <i>i-Free Banking</i> via mobile banking within the Promotion Period; <b>and</b></li> <li>• Have not taken up or cancelled related service in BOCHK within 6 months prior to 17 Feb 2026; <b>and</b></li> <li>• Customer’s Father/ Mother/ Guardian is BOCHK <i>Private Wealth/ Wealth Management</i> customer</li> </ul>
New Banking <i>TrendyToo</i> customer	<ul style="list-style-type: none"> <li>• Aged 18 and 40 (aged 18 and 40 inclusive) and successfully opened “Enrich” or “iFree” Banking services within the Promotion Period; <b>and</b></li> <li>• Do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes within 6 months prior to 17 Feb 2026.</li> </ul>
Selected Banking <i>TrendyToo</i> customer	<ul style="list-style-type: none"> <li>• Only applicable to the selected Customer who have received the promotional email / In-App push notification from BOCHK</li> </ul>

- b. Eligible Customers can enjoy a preferential HKD savings interest rate, should their HKD savings deposit balance, in respect of a calendar day, reaches designated amount as below (each account is counted separately):

HKD Savings Deposits Rate Offer Period	Deposits Balance (HK\$)	Interest Rate (p.a.)
From 1 April to 30 June 2026	First HK\$100,000	2%

- c. Eligible Customers can enjoy the Offer within the HKD Savings Deposits Rate Offer Period (“Offer Period”). After Offer Period, BOCHK’s prevailing savings interest rate, announced from time to time, will apply.
- d. The Offer is only applicable to HKD deposit of all single-name HKD savings accounts maintained under each Eligible Customers, but **not applicable to any deposit of current accounts and joint-name accounts. Interest is calculated separately for each account.**
- e. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK’s prevailing practice for HKD savings account.
- f. **Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.**
- g. The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
- h. If the Eligible Customers are entitled to this Offer in conjunction with other prevailing savings deposits promotion offer(s) and / or privilege(s), BOCHK reserves the right to grant one or part of the entitled and/or privilege only to the Eligible Customers at its absolute discretion.
- i. Offer is limited and available while quota lasts.
- j. In case of any dispute, the decision of BOCHK shall be final.
- k. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

#### D. Terms of Investment Funds Transfer-In Reward

- a. The promotion period of the offer is from 2 January, 2026 to 31 March, 2026 (both dates inclusive) (“Promotion Period”).
- b. This offer is only applicable to *Private Wealth* customers and designated *Wealth Management* customers\* of Bank of China (Hong Kong) Limited (“BOCHK”) (“Selected Customers”).
- c. Customers who (i) successfully submits an investment funds transfer-in application during the promotion period; and (ii) successfully places the stated investment fund transfer from other financial institution(s) into their Investment Fund account in BOCHK on or before 30 April, 2026, will be eligible to receive the cash reward (the “Eligible Customers”).
- d. Eligible Customers who transfer-in an accumulated amount of investment funds of every HK\$200,000 (or equivalent) will be eligible to receive HK\$1,000 cash reward (the “Transfer-In” Reward). The maximum amount of the Transfer-In Reward is HK\$20,000.
- e. Only open-ended investment funds distributed by BOCHK are eligible to this offer. This offer is not applicable to Money Market Funds. BOCHK has the sole and full discretion to decide whether the investment fund concerned may be transferred into BOCHK and whether the transfer transaction is eligible to the offer. For more information on which investment funds are eligible, please contact our Customer Relationship Manager.
- f. BOCHK only accepts investment funds transferred from account(s) held in other financial institution(s) by the same Eligible Customers using the same name. The account holder name of the investment funds being transferred from other financial institution(s) must be as same as the Investment Fund account holder’s name as registered in BOCHK.
- g. The amount of the Transfer-In Reward which Eligible Customers can enjoy is calculated based on the amount of eligible investment fund being transferred-in to their BOCHK Investment Fund account during



the promotion period (the "Accumulated Amount"). The accumulated amount is calculated based on the unit price of the investment funds on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.

- h. If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before 31 July, 2026, the Transfer-In Reward should be deducted in proportion to the respective transferred-out amount. BOCHK reserves the right to deduct the Transfer-In Reward amount, which was given to the Eligible Customers, directly from their accounts without prior notice.
- i. The Transfer-in Reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Customers on or before 31 July, 2026, and Eligible Customers should hold a valid BOCHK Investment Fund account at the time when the Transfer-in Reward is deposited, otherwise the reward will be forfeited.
- j. Employees of BOCHK are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate as quoted by BOCHK on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

\*For details of designated Wealth Management customers, please contact BOCHK staff.

#### **E. Terms and Conditions of the Offer for the Life Insurance**

BOCHK is the appointed insurance 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 product is a product of Insurance Companies but not BOCHK. Please contact Branch relationship Manager for more life insurance plans details.

#### **Terms and Conditions of China Life (Overseas) Insurance offer**

- k. The Promotional Period of the offer is from 2 January, 2026 to 31 March, 2026 (hereinafter "the Promotional Period").
- l. During the Promotional Period, the customers who have applied for the designated life insurance plan (hereinafter "Designated Insurance Plan") of China Life Insurance (Overseas) Company Limited (hereinafter "China Life (Overseas)") through Bank of China (Hong Kong) Limited (hereinafter "the Bank") and if the relevant policies are successfully issued by China Life (Overseas) can enjoy the "First Year Premium Discount Offer".
- m. The first year premium discount shall be deducted from the initial premium. First Year annualized premium amount is the initial annual premium amount payable of the Policy, and the premium discount, prepaid premium and premium levy are not included.
- n. If the policy is cancelled within the cooling-off period or in any other circumstances under which the premiums need to be refunded, China Life (Overseas) will only refund the premiums and premium levy actually paid by the customer excluding any First Year Premium Discount Offer.
- o. The above mentioned First Year Premium Discount Offer is non-transferable and non-redeemable for cash.
- p. No person other than China Life (Overseas), the Bank and its customers shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of the provisions of these Promotional Terms and Conditions or to enjoy the benefit under any of the provisions of these Promotional Terms and Conditions.
- q. In case of any dispute regarding this promotional program, the decision of China Life (Overseas) and the Bank shall be final and conclusive and binding on the customers.
- r. China Life (Overseas) and the Bank reserve the right to suspend, terminate or extend this promotional program, and/or to replace, supplement or alter these Promotional Terms and Conditions at any time without giving prior notice to the customers.
- s. By participating in the Offer, policyholders agree that they have read and agreed with the Promotional Terms and Conditions herein.
- t. These Promotional Terms and Conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.

**Terms and Conditions of BOCL Life insurance offer**

- r. Promotion Period refers to the period from 8 December, 2025 to 31 March, 2026 (both dates inclusive) (“Promotion Period”).
- s. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfill all of the following requirements:
  - v. the application form(s) must be duly completed and signed during the Promotion Period;
  - vi. the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 April, 2026 (the time when BOC Life receives the documents is based on the record of BOC Life);
  - vii. the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and
  - viii. the application(s) must be accepted by BOC Life.
- t. Policy(ies) that fulfill the above-mentioned requirements (i) to (iv) is / are known as “Eligible Policy(ies)”. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
- u. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity (Lifetime) & BOC Life Deferred Annuity (Fixed Term)).
- v. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the discounted premiums shall be deducted monthly from the customer’s designated account during the fourth (4th) to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- w. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
- x. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
- y. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- z. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
- aa. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
- bb. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
- cc. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned.
- dd. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).
- ee. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.
- ff. In case of any dispute, BOC Life reserves the right of final decision.
- gg. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.



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- hh. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.

**Terms and Conditions of General Insurance Exclusive Promotion**

- a. Promotion Period: From 2 January, 2026 to 31 March, 2026 (both dates inclusive).
- b. To be eligible for the offer, *Private Wealth/ Wealth Management* customers should have successful enrolment in “Universal Smart Travel Insurance Plan”, “Greater Bay Area Travel Insurance Plan”, “GoStudy Student Insurance Plan”, “Premier Home Comprehensive Insurance” or “Smart Domestic Helper Insurance Plan” (the “Designated Insurance Plans”) within the Promotion Period via BOCHK Mobile Banking or Online Banking; and have their policies effective on or before 30 April, 2026.
- c. Successful enrolment refers to the Policyholder who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 March, 2026 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person’s re-application within 6 months after policy cancellation / termination of policy renewals.
- d. Premium Discount Offer:  
During the Promotion Period, *Private Wealth/ Wealth Management* customers can enjoy 30% off premium discount of Single Travel Plan or 30% off first year premium discount of Annual Travel Plan upon successful enrolment in “Universal Smart Travel Insurance Plan”; 30% off premium discount upon successful enrolment in “Greater Bay Area Travel Insurance Plan”; 30% off premium discount upon successful enrolment in “GoStudy Student Insurance Plan”; 30% off first year premium discount upon successful enrolment in “Premier Home Comprehensive Insurance”; and 30% off first installment premium discount upon successful enrolment in “Smart Domestic Helper Insurance Plan”, via BOCHK Mobile Banking or Online Banking, and by entering the promotional code “FMX26”.
- e. Shopping Coupon (“Coupon”):
1. The Coupon is provided by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
  2. During the Promotion Period, the first 200 *Private Wealth/ Wealth Management* Customers may receive an extra HK\$100 Coupon upon successful enrolment in the Designated Insurance Plans via BOCHK online channels with net premium of HK\$1,000 or above (not including premium levy) for single policy, by entering the promotional code “FMX26”. Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
  3. The Coupon notification letter and the Coupon will be mailed to the Customers on or before 31 December, 2026 in accordance with the correspondence address maintained with BOCG Insurance.
  4. Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon will be forfeited. Coupon cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Coupon notification letter and / or the Coupon along with the Coupon notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. The Coupon is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Coupon is out of stock, BOCG Insurance reserves the right to offer another gift / voucher as a replacement without prior notice which may not have the same value and features as the original Coupon. The usage of the Coupon is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Coupon. For enquiry or complaint on the Coupon, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives



no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.

- f. The Premium Discount is offered by BOCG Insurance.
- g. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

**Important Notice:**

- f. 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.
- g. The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- h. BOCHK is the appointed insurance agency of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") for distribution of life insurance products. The life insurance product is a product of life insurance companies but not BOCHK. Please contact Branch relationship Manager for more life insurance plans details.
- i. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly the insurer and the customer.
- j. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of the insurer outside Hong Kong. Please refer to the policy documents and provisions issued by the insurer for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff

**F. Terms and conditions of BOC Mastercard® Debit Card Up to 1% cash rebate offer**

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (both dates inclusive) ("Promotion Period").
- b. 0.5% basic cash rebate:
  - i. This reward is only applicable to BOCHK customers who have BOC Mastercard® Debit Card ("Debit Card") approved by BOCHK during the Promotion Period. (the "Eligible Customers").
  - ii. The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the Debit Card during the Promotion Period ("Eligible Spending") could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.
- c. (I) Additional 0.5% cash rebate for *Private Wealth* customers:
  - i. This reward is only applicable to BOCHK *Private Wealth* customers who have BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period. (the "Eligible Private Wealth Customers").
  - ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible Private Wealth Customers who make any Eligible Spending during the Promotion Period after Debit Card approval can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate.
  - iii. Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record



by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 June, 2026.

- c. (II) Additional 0.3% cash rebate for RMB Spending:
- i. This reward is only applicable to BOCHK "Wealth Management", "Enrich Banking", "i-Free Banking" customers who have Debit Card approved by BOCHK during the Promotion Period. (the "Eligible "Wealth Management", "Enrich Banking", "i-Free Banking" Customers").
  - ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible "Wealth Management", "Enrich Banking", "i-Free Banking" Customers who make any Eligible RMB Spending (Including debit from CNY Accounts or debit from HKD Saving Account after foreign currency exchange) during the Promotion Period can also enjoy an additional 0.3% cash rebate, which means a total of up to 0.8% cash rebate.
  - iii. Additional 0.3% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 June, 2026.
- d. The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole discretion.
- e. The following transactions are not applicable for Eligible Spending:
- (a) fees and charges;
  - (b) cash withdrawal;
  - (c) bank transfers;
  - (d) purchase transactions effected outside of Mastercard network;
  - (e) bill payment (including tax payments to the tax authorities);
  - (f) quasi cash transactions, including:
    - (i) betting and gambling transactions;
    - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
    - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
    - (iv) wire transfers;
    - (v) rental payment or property purchase;
    - (vi) purchase and/or reload of stored value cards or e-Wallets;
    - (vii) purchase of cryptocurrencies; and
    - (viii) instalment payments.
- BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to the country code and merchant ID assigned by Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, BOCHK is not liable for their accuracy or categorization of transaction merchant types.
- f. In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or outstanding overdue payments or adverse credit history during the Promotion Period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.
- g. Eligible Customers should maintain relevant non-dormant HKD Saving Account or HKD Current Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, in order to meet the eligibility criteria for participating in this promotion and receiving the relevant rewards, otherwise the reward will be forfeited.
- h. The reward cannot be exchanged for other gifts, returned or transferred, and not for sale.
- i. If the above customer is entitled to this Offer in conjunction with other prevailing BOC Mastercard® Debit Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customers at its absolute discretion.

**Terms and Conditions of BOC Mastercard® Debit Card Enrolment of Designated Travel or GoStudy Insurance via online channel to enjoy up to 35% premium discount**

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (both dates inclusive).

- b. To be eligible for the offer, the cardholder of a valid "BOC Mastercard® Debit Card" (main card or supplementary card) should have successful enrolment in "Universal Smart Travel Insurance Plan", "Greater Bay Area Travel Insurance Plan" or "GoStudy Student Insurance Plan" (the "Designated Insurance Plans") within the Promotion Period via BOCHK Mobile Banking or Internet Banking and have the policy effective on or before 30 April, 2026. (the "Eligible Customer")
- c. Successful enrolment refers to the policyholder who should submit the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium, and settle the discounted premium on or before 31 March 2026 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person's re-application within 6 months after policy cancellation / termination of policy renewals.
- d. Premium Discount Offer: During the Promotion Period, the Eligible Customer can enjoy 35% off premium discount of Single Travel Plan or 35% off first year premium discount of Annual Travel Plan upon successful enrolment in "Universal Smart Travel Insurance Plan"; 30% off premium discount upon successful enrolment in "Greater Bay Area Travel Insurance Plan"; 35% off premium discount upon successful enrolment in "GoStudy Student Insurance Plan", via BOCHK Mobile Banking or Internet Banking, and by entering the promotional code "DEBIT".
- e. The Premium Discount is offered by BOCG Insurance and BOCHK.
- f. The above-mentioned offer is not applicable to the staff of BOCHK and its subsidiaries.

**Terms and Conditions of "Airport Express Ticket 50% Off" Offer**

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (both dates inclusive).
- b. To participate in the offer, the customer must successfully register as a member (the "Member") of KKday (the "Merchant") via the KKday website (<https://www.kkday.com/zh-hk>) (the "KKday website") or KKday mobile application.
- c. To enjoy the designated discount offer (the "Offer"), the customer must successfully log in as a member of KKday and purchase Airport Express Single Journey Ticket with BOC Mastercard® Debit Card issued by Bank of China (Hong Kong) Limited ("Eligible Debit Card") through the KKday website and/or mobile application by entering the designated Promo Code 【KKDBOCHKAE】 correctly at the time of transaction before payment ("Eligible Transaction"). Offer is applicable to maximum purchase of 4 single journey tickets per single transaction. Each customer could use the Promo Code 2 times only. Offers are only valid for use during the Promotion Period, Promo Code is available on a first-come-first-served basis, while stocks last.
- d. Please refer to the terms and conditions of the specific product page before the purchase and usage of the Promo Code.
- e. This offer is applicable to transactions made in HKD currency only. Offers cannot be exchanged for cash, other products, services, discounts or offers, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offers are not applicable to orders that were already made. If the booking is cancelled for any reason, the Promo code will not be reissued.
- f. After the completion of an Eligible Transaction, the Merchant will send out the electronic receipt via email to the designated email address of the customer. Please contact Customer Services of KKday for any query.
- g. The Bank of China (Hong Kong) Limited (the "BOCHK") and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to failure to input the Promo Code when conducting transactions/ their own actions (for example, by purchasing the wrong product, forgetting to input Promo Code or using an expired Promo Code).
- h. Product prices are subject to change due to the exchange rate. Customers should refer to the Merchant's website/ mobile application upon purchase.



- i. Should there be any illegal or fraudulent act committed by a customer, BOCHK/ the Merchant have the right of forfeiture of a customer's eligibility to participate in this offer and reserve the right to take legal action in such instances.
- j. The Merchant's website (including <https://www.kkday.com/zh-hk>) and the Merchant's mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service providers' terms and conditions. BOCHK is not the service provider of the Merchant's website and mobile application. If customers have any enquiries or complaints relating to the Merchant's website and mobile application, please directly contact the Merchant. BOCHK gives no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.
- k. BOCHK has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
- l. Customers are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
- m. These terms and conditions of the offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- n. No person other than the customer, the Merchant and BOCHK will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- o. BOCHK is not the service providers of the Merchant and / or the service provider. BOCHK accepts no liability for the products and/or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. BOCHK accepts no liability for and shall not be responsible for the product and/or service quality and/or any other matters relating to the product and/or service provided by the Merchant or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The Merchant and/or the service provider of the product and/or service are solely responsible for all obligations and liabilities relating to product and/or service.
- p. BOCHK and/or the Merchant reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
- q. In case of dispute, BOCHK and/or the Merchant reserve the right of final decision on all matters.
- r. All information and images are for reference only.

## **G. Terms & Conditions of BOC Cheers Card Welcome Offer**

### **Promotion Period and Eligibility of Welcome Offer:**

- a. The promotion period runs from now until 31 December, 2026 ("Promotion Period").
- b. Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card



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- c. application is approved within the promotion period will be eligible for the Welcome Offer.
- c. Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
- d. Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card firstly approved will be offered.

**Welcome Offer and Spending Requirement:**

- e. Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance (“Spending Period”) (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above

**Spending Period Example:**

Card Issuance Date	Spending Period
8 January, 2026	8 January, 2026 to 31 March, 2026
10 December, 2026	10 December, 2026 to 28 February, 2027

- f. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
- g. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- h. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
- i. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- j. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
- k. The Company reserves the right to amend/change the listed spending categories from time to time. The



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Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

**Fulfillment of Welcome Offer:**

- l. The Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
- m. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

**General Terms and Conditions of Welcome Offer:**

- n. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
- o. If multiple redemption of Welcome Offer and Extra Welcome Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Welcome Offer and Extra Welcome Offer to the Cardholder's credit card account without prior notice. If the Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) to the Cardholder's credit card account without prior notice.
- p. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- q. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- r. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- s. No person other than the Eligible Cardholder and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- t. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
- u. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to [apple.com/hk/apple-pay](http://apple.com/hk/apple-pay). Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [samsung.com/hk/samsungpay/#samsungpay](http://samsung.com/hk/samsungpay/#samsungpay).

**Terms & Conditions of BOC Cheers Card Extra Welcome Offer**

**Promotion Period and Eligibility of Extra Welcome Offer:**

- a. The promotion period runs from 1 January, 2026 until 31 March, 2026 ("Promotion Period").
- b. Extra Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card)("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Extra Welcome Offer.
- c. Extra Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.

**Extra Welcome Offer and Spending Requirement:**

- d. Eligible Credit Card Cardholder ("the Cardholder") is required to Fulfill the spending requirement of BOC



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Cheers Card and hold a BOCHK "Private Wealth" or "Wealth Management" Account within the Promotion Period (Eligible Credit Card is required to be applied within the Promotion Period and successfully issued on or before 31 May, 2026) to be eligible for the Extra Welcome Offer of 75,000 Points.

- e. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- f. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.

**Fulfillment of Extra Welcome Offer:**

- g. The Extra Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfillment of all requirements (if applicable).
- h. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

**General Terms and Conditions of Extra Welcome Offer:**

- i. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
- j. If multiple redemption of Extra Welcome Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Extra Welcome Offer to the Cardholder's credit card account without prior notice. If the Extra Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) to the Cardholder's credit card account without prior notice.
- k. Extra Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- l. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- m. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- n. No person other than the Eligible Cardholder and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- o. The Company reserves the right to change, suspend or terminate the Extra Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
- p. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of Time-limited Welcome Offer**

**Promotion Period and Eligibility of Time-limited Welcome Offer:**

- a. The promotion period runs from 1 January, 2026 until 31 March, 2026 ("Promotion Period").
- b. Time-limited Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Time-limited Welcome Offer.
- c. Time-limited Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
- d. Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card firstly approved will be offered.

**Time-limited Welcome Offer and Spending Requirement:**

- e. Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and fulfil the below spending requirement within the first month and following 2 calendar months of card issuance (“Spending Period”) (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Time-limited Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)
BOC Cheers Visa Infinite Card	510,000 Points	Accumulate spending of HK\$55,000 or above (included the Welcome Offer Spending Requirement of HK\$12,000 or above)
BOC Cheers Visa Signature Card	165,000 Points	Accumulate spending of HK\$32,000 or above (included the Welcome Offer Spending Requirement of HK\$10,000 or above)

**Spending Period Example:**

Card Issuance Date	Spending Period
28 January, 2026	28 January, 2026 to 31 March, 2026
10 March, 2026	10 March, 2026 to 31 May, 2026

- f. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, , person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
- g. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- h. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points.
- i. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- j. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
- k. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

**Fulfilment of Time-limited Welcome Offer:**



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- l. The Time-limited Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfilments of all requirements (if applicable).
- m. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

**General Terms and Conditions of Time-limited Welcome Offer:**

- n. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder’s transaction and the Company’s record, the Company’s record shall prevail.
- o. If multiple redemption of Time-limited Welcome Offer has occurred or any of the transaction to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the amount equivalent to the cost of the Time-limited Welcome Offer to the Cardholder’s credit card account without prior notice. In the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) to the Cardholder’s credit card account without prior notice.
- p. Time-limited Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- q. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- r. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
- s. No person other than the Eligible Cardholder and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- t. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
- u. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of BOC Cheers Card Supplementary Card Offer**

- a. The promotion period runs from now until 31 March, 2026 (the “Promotion Period”).
- b. Customer is required to apply BOC Cheers Card Supplementary Card (including BOC Cheers Visa Infinite Card Supplementary Card and BOC Cheers Visa Signature Card Supplementary Card, collectively “Eligible Supplementary Card”) within the Promotion Period with the Eligible Supplementary Card approved and at least 1 transaction made within 1 month after card issuance in order to receive 25,000 Gift Points for each Eligible Supplementary Card (“Supplementary Card Offer”).
- c. Customer can enjoy the Extra Supplementary Card Offer of 25,000 Gift Points upon fulfilled the requirement of clause (b.) and main Cardholder holding a Private Wealth or Wealth Management Account within the Promotion Period for each Eligible Supplementary Card (“Extra Supplementary Card Offer”).

Example:

	Fulfill the Spending Requirement of Supplementary Card Offer	Holding a Private Wealth or Wealth Management Account	Supplementary Card Offer (Points)	Extra Supplementary Card Offer (Points)	Total Points
Customer A	✓	✓	25,000	25,000	50,000
Customer B	✓	✗	25,000	Not applicable	25,000

- d. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder.

In all conditions, the Company's record shall prevail.

- e. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to the main Cardholders' account by 30 June, 2026. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- f. Each main Cardholder's account is eligible for earning Supplementary Card Offer and Extra Supplementary Card Offer of a maximum of 100,000 Gift Points during the entire Promotion Period.
- g. If multiple redemption of Supplementary Card Offer and Extra Supplementary Card Offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account/ supplementary card is cancelled within 12 months from card issuance, the Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the redemption is Supplementary Card Offer, that is HK\$100 for each Eligible Supplementary Card. If the redemption is Supplementary Card Offer and Extra Supplementary Card Offer, that is HK\$200 for each Eligible Supplementary Card.
- h. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- i. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- j. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.

#### BOC Chill Card Welcome Offer

##### Promotion Period and Eligibility of Welcome Offer:

- The promotion period runs from now until 31 December 2026 ("Promotion Period").
- Welcome Offer is only applicable to BOC Chill Card (including BOC Chill World Mastercard and BOC Chill Platinum Mastercard) ("Eligible Credit Card") that are issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer.
- Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of BOCHK, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
- Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card firstly approved will be offered.

##### Welcome Offer and Spending Requirement:

- Eligible Credit Card Cardholder ("the Cardholder") is required to activate the credit card and fulfill the below spending requirement within the first month and following 2 calendar months of card issuance ("Spending Period") (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Welcome Offer	Required amount of Eligible Transaction
BOC Chill World Mastercard	HK\$500 Cash Rebate	Accumulate spending of HK\$5,000 or above
BOC Chill Platinum Mastercard	HK\$300 Cash Rebate	Accumulate spending of HK\$3,000 or above

##### Spending Period Example:

Card Issuance Date	Spending Period
8 January 2026	8 January 2026 to 31 March 2026
10 December 2026	10 December 2026 to 28 February 2027



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- Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, , any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
- Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
- Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
- Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited for properly defining above spending categories counted as Eligible Transaction.
- The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

#### **Fulfilment of Welcome Offer:**

- The Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfilment of all requirements (if applicable).
- The Cash Rebate awarded for BOC Chill Card will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card.
- The status of the credit card account being rewarded must be normal, valid and in good credit condition.

#### **H. Terms and Conditions of Activate the “Live Young” Rewards App as a New Member (“Promotion”)**

- a. The Promotion Period is from 2 January, 2026 to 31 March, 2026 (both dates inclusive) (“Promotion Period”).
- b. To be eligible for DECATHLON HK\$49 E-gift Card (“The Reward”), participants must successfully register as “Live Young” Rewards Program (“Live Young”) new member and using **【FamilyMAX】** as the promo code, then download and activate and successfully complete the data synchronization in “Live Young” Rewards App during the Promotion Period, without any dishonest or fraudulent conduct being detected.  
Participant(s) who fulfill the abovementioned requirements are known as “Eligible Customer(s)”.
- c. In terms of determining whether the above-mentioned requirements mentioned in Clause b have been fulfilled, BOCHK and/or BOC Group Life Assurance Company Limited (“BOC Life”)’s record shall prevail and the decision of BOCHK and/or BOC Life shall be final.

- d. The Reward is subject to limited quota of 200 and are available on a first-come-first-served basis while quota lasts.
- e. Each Eligible Customer can only receive the Reward once.
- f. To apply for membership of “Live Young”, applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant’s real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one membership and the membership is personal to the applicant only.
- g. The Reward will be directly dispatched to the Rewards page (inside Redeemed Rewards) of “Live Young” Rewards App of relevant Eligible Customer(s) within 7 working days of fulfilling all of the requirements mentioned in Clause b above, push notification will be received. For the record of issuance of the Reward, BOC Life’s record shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure such that Eligible Customer(s) being unable to receive the Reward, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
- h. The Reward may not be returned, exchanged for other gifts or exchanged for cash. BOCHK and/or BOC Life shall not be liable for loss of the Reward under any circumstances and will not reissue the same. The Reward is provided by individual independent supplier and is subject to the terms and conditions stipulated by the relevant supplier. BOCHK and/or BOC Life is not the merchant supplier of the Reward. Any enquiry or complaint in respect of the Reward should be directed to the relevant supplier. BOCHK and/or BOC Life gives no guarantee to the Reward and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Reward and/or goods and/or services provided by the supplier. The Reward must be used before the specified time limit, otherwise the Reward will be invalid and BOCHK and/or BOC Life and/or the relevant supplier will not reissue the Reward.
- i. BOCHK and/or BOC Life reserves the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion.
- j. The Terms and Conditions of the Promotion shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
- k. “Live Young” Rewards App is provided and managed by ReMark, an InsureTech company under French reinsurer group SCOR, exclusively for the members of “Live Young” Rewards Program in Hong Kong.
- l. For information on Live Young’s membership, the Rewards App, campaigns, 一〇 Coin, rewards, terms and conditions, and other details, please refer to “Live Young” Official Site <https://www.boclife.com.hk/en/liveyoung/home.html>.

#### I. FamilyMAX “Legacy of Love” Bonus Reward

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (both dates inclusive).
- b. Customers must fulfill all the requirements in c, d and e below to enjoy designated Free Spending Credit (“Eligible Next Generation Customer”).
- c. This promotion shall be applicable to *Private Wealth* customers of BOCHK with Total Relationship Balance (“TRB”) HK\$8,000,000 or above during promotion period (“Eligible Parent Customer”), who refer a children (“Designated Next Generation”) newly take up or upgrade to *Private Wealth* during Promotion Period and fulfill designated TRB.
- d. Achieve the following designated amounts of TRB growth in the next month following the successful designated account opening or upgrading month of Designated Next Generation (comparing to the next month’s TRB after the successful account opening or upgrading month of Designated Next Generation with TRB of December 2025), and maintaining the designated TRB growth amount in the three months following the successful designated account opening or upgrading month:

Integrated Banking Services	TRB Growth Amount	Free Spending Credit
<i>Private Wealth</i>	HK\$4,000,000 or above	HK\$4,000
	HK\$2,000,000 – below HK\$4,000,000	HK\$2,000



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- e. Designated Next Generation must complete and sign the designated registration form within the account opening or upgrading month to join this promotion.
- f. FamilyMAX “Legacy of Love” Bonus Reward will be credited to Eligible Next Generation Customer in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible Customers on or before 31 August, 2026, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. For BOCHK Credit Card application, please refer to BOCHK home page > Credit Card > Apply Credit Card.

Month of designated account opening / upgrade	TRB growth in the following month	TRB maintained to the following month	Fulfillment Month
January 2026	February 2026	April 2026	August 2026
February 2026	March 2026	May 2026	
March 2026	April 2026	June 2026	

- g. Each Eligible Next Generation Customer can only entitle the FamilyMAX “Legacy of Love” Bonus Reward once.

**BOC Credit Card Free Spending Credit (“Free Spending Credit”):**

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. Free Spending Credit will be credited to Eligible Credit Card (excluding additional card). If Eligible Customers hold more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

**Private Wealth / Wealth Management / Enrich Banking / i-Free Banking “Total Relationship Balance” requirements:**

- a. In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the “Total Relationship Balance” of the following designated amount or above. If a customer is not able to meet the “Total Relationship Balance” requirement, the Bank may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

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



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

- b. *i-Free Banking* customers aged under 18 are eligible for the waiver of "Total Relationship Balance" requirement. When customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.
- c. **Allocation of Integrated Banking Services status:**
- BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
  - BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.**
  - BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer's Integrated Banking Services status.**
  - After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.**
- d. For details of the "Total Relationship Balance" requirements, please contact BOCHK staffs or visit BOCHK website.

### (13) BoC Pay+

#### A. **BoC Pay+ Welcome Reward Terms & Conditions:**

- BoC Pay+ Welcome Reward (the "Promotion 1") runs from 1 January to 31 March 2026, both dates inclusive (the "Promotion Period").
- The Promotion 1 is only applicable to customers who have never received any BoC Pay+ or BoC Pay Welcome Reward before (the "Eligible Welcome Reward Customer").
- During the Promotion Period, each Eligible Welcome Reward Customer who successfully downloads the BoC Pay+ Mobile Application and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time will be eligible to receive 5 pieces of HK\$10 Coupon Rewards ("Welcome Reward").
- Each Eligible Welcome Reward Customer can participate the Promotion 1 only once. The Welcome Reward can only be enjoyed once.
- The Welcome Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay+ account of the Eligible Welcome Reward Customer.
- The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 coupons and is applicable to the following designated merchants physical stores: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U., Runderful and designated brand stores that operated by Sportshouse Limited including Adidas, Asics, Hoka, New Balance, New Era and Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the "Designated Merchants").
- An Eligible Welcome Reward Customer can enjoy an HK\$10 discount upon single net spending of HK\$20 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
- The Coupons are valid for 60 days from the date of distribution. Eligible Welcome Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

#### **BoC Pay+ Upgrade Reward Terms & Conditions:**



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- a. BoC Pay+ Upgrade Reward (the "Promotion 2") promotion period runs from 1 January to 31 March 2026, both dates inclusive (the "Promotion Period").
- b. The Promotion 2 is only applicable to customers who upgrade from BoC Pay to BoC Pay+ account during the Promotion Period is an Eligible Customers (the "Eligible Upgrade Reward Customer").
- c. During the Promotion Period, each Eligible Upgrade Reward Customer who successfully upgrades to BoC Pay+ can receive 2 pieces of HK\$25 Coupon Rewards ("Upgrade Reward").
- d. Each Eligible Upgrade Reward Customer can participate the Promotion 2 only once. The Upgrade Reward can only be enjoyed once.
- e. The Upgrade Reward will be credited to the BoC Pay+ account > "Coupons"> "Collected Coupons" of the Eligible Upgrade Reward Customer within two calendar months (excluding the month of upgrading).
- f. The Upgrade Reward is worth HK\$50 in total, including 2 pieces of HK\$25 coupons and is applicable to the following designated merchants physical stores: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U., Runderful and designated brand stores that operated by Sportshouse Limited including Adidas, Asics, Hoka, New Balance, New Era and Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the "Designated Merchants").
- g. An Eligible Upgrade Reward Customer can enjoy an HK\$25 discount upon single net spending of HK\$125 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
- h. The Coupons are valid for 60 days from the date of distribution. Eligible Upgrade Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

**General Terms and Conditions:**

- a. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
- b. Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
- c. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
- d. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
- e. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
- f. The Bank of China (Hong Kong) Limited (the "Bank") and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the Promotion 1 and Promotion 2 and/or the terms and conditions at their sole discretion.
- g. Customer is responsible for the data charges of using and/or downloading the BoC Pay+ imposed by their service providers.
- h. Please download BoC Pay+ from the official app stores or the Bank official website, and be sure to use "BoC Pay+" as the keyword to search. iPhone users may download the BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery.
- i. By using the BoC Pay+, customer agrees to the disclaimer and policy of the Bank on the BoC Pay+ Mobile Application from time to time.
- j. BoC Pay+ recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
- k. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or the Bank and/or the Card Company for details.
- l. No person other than the customer and the Bank and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- m. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region ("Hong Kong"). The parties submit to the non-exclusive jurisdiction of the Hong Kong courts.
- n. The Bank and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. The Bank and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
- o. In case of any dispute, the decision of the Bank and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
- p. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.



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**B. Terms and Conditions of “12% off on Gift Points Day” Promotion:**

- a. “12% off on Gift Points Day” Promotion (the “**Promotion**”) is only applicable to spending on designated days in 2026, including: 8-Jan, 18-Jan, 28-Jan, 8-Feb, 18-Feb, 28-Feb, 8-Mar, 18-Mar, 28-Mar (the “**Promotion Period**”).
- b. Unless otherwise specified in the terms and conditions below, the Promotion is applicable to:
  - i. BOC Credit Cards that are issued in Hong Kong bearing BOCHK of China (Hong Kong) Limited (the “**BOCHK**”) logo but excluding BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Cards, BOC Hong Kong Airlines Visa Cards, BOC Great Wall International Credit Cards, USD cards, BOC Purchasing Cards, Private Label Cards, Supplementary Cards and the co-brand cards that may be announced by BOCCC from time to time, including but not limited to BOC Henderson Club Visa Card and participants of the Automated Cash Rebate Redemption (the “**Eligible Credit Cards**”); or
  - ii. Pay+ Wallet and Pay+ Wallet Lite (collectively the “**BoC Pay+ Wallet**”) (collectively the “**Eligible Banking Accounts**”).  
The Eligible Credit Cards and Eligible Banking Accounts are collectively called the “**Eligible Accounts**”.
- c. Customers can only participate in the Promotion via registration or upgrading to BoC Pay+ (the “**Eligible Customers**”) and pay by the Eligible Accounts. Unless otherwise specified, Gift Points earned through Eligible Accounts (the “**Gift Points of Eligible Account**”) under the same customer (identified by the Identification Document Number) can be pooled together for gift redemption. While participating in the Promotion, the system will automatically deduct Gift Points from the customer’s Eligible Accounts which has Gift Points that will expire sooner.
- d. Eligible Spending refers to purchases at merchant(s) and/or transactions via “Transit Code” on BoC Pay+ during the Promotion Period, excluding transactions via Faster Payment System, e-CNY Wallet, and any top-up transaction made to the BoC Pay+ Wallet (each an “**Eligible Spending**”).
- e. Every 220 Gift Points can be used to offset HK\$1 value or its equivalent in another currency of Eligible Spending amount during the Promotion Period (Standard Rate: 250 Gift Points to offset HK\$1 value or its equivalent in another currency of Eligible Spending amount). The customer must meet the minimum amount requirement (HK\$1 value or its equivalent in another currency) per redemption. The customer may redeem up to the Eligible Spending amount or HK\$50 in each Eligible Spending with Gift Points (and the Eligible Spending amount must be in a whole number, e.g. if the Eligible Transaction amount is HK\$60.5, the customer can offset a maximum of HK\$50 with 11,000 Gift Points and the residual amount must be settled via BoC Pay+).
- f. The amount offset by the Promotion will be posted into the source of fund of the Eligible Spending within 3 working days after the transaction. For Eligible Credit Cards, records of Eligible Spending and that of Pay with Points transaction may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card.
- g. BOCHK and BOC Credit Card (International) Ltd (the “**BOCCC**”) reserve the right to change or amend the point exchange rate and/or the minimum points required each time.
- h. This promotion cannot be cancelled after redemption. If a customer returns or cancels the Eligible Spending, Gift Points used for offset will not be returned. The offset amount will be credited to the customer’s Eligible Account used for settling the Eligible Spending. For Eligible Credit Cards, returned credit amount can be used to settle outstanding retail spending on the credit card. For Eligible Banking Accounts, returned credit amount can be used to settle other Eligible Spending. The returned credit amount cannot be transferred, returned or exchanged for cash.
- i. “Terms and Conditions of Gift Point Rewards Programme” apply to the above products, services and offers. For more details, please refer to in Related Terms & Conditions BoC Pay+.
- j. BOCHK and/ or BOCCC reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
- k. The above Promotion is subject to the transaction record of BOCHK and/ or BOCCC. If the information from the customer differs from those of BOCHK and/ or BOCCC records, the BOCHK and/ or BOCCC shall be final and conclusive.
- l. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- m. BOCHK and/ or BOCCC reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK and/ or BOCCC shall be final.
- n. All information and images are for reference only.
- o. No person other than the customers, BOCHK and/ or BOCCC will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- p. Customers are responsible for the data charges of using and / or downloading BoC Pay+ imposed by their service providers.



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- q. Please download BoC Pay+ mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- r. By using the BoC Pay+, the customer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK and/ or BOCCC from time to time.
- s. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
- t. BOCHK and/or the BOCCC are not the providers of the goods and the services of the merchant. Any enquires or disputes relating to the goods and the services should be directed to the merchant. BOCHK and/or the BOCCC accept no liability for the quality of or any other matters relating to the goods, food, products and services provided by the merchant. The merchant is solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
- u. In case of any dispute, the decision of BOCHK and/or the BOCCC and/or the merchant shall be final.
- v. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

BoC Pay+ SVF License No.: SVFB072



## General Terms

- a. The Promotion offers are only applicable to Bank of China (Hong Kong) Limited ("BOCHK") personal banking customers.
- b. Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
- c. Customer must keep a good record in his/her account within the promotion period and at the time of rewards fulfillment in order to enjoy the rewards. BOCHK and BOC Credit Card (International) Limited (the "Card Company") reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
- d. No person other than the Customer and/or BOCHK and/or the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
- e. The Promotion Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK and/or Bank of China Group Insurance limited ("BOCG Insurance") shall not be liable for loss, damage, defacement or misappropriation of the redemption letter and/or the Coupon along with the redemption letter under any circumstances (including at the time of mailing) and will not reissue or replace any of them.
- f. BOCHK or BOCG Insurance is not the supplier of the coupon. Any enquiry or complaint about such coupon should be directed to the relevant suppliers. BOCHK or BOCG Insurance makes no guarantee to the coupon or service of the suppliers and shall not be liable for any matters in relation to the use of coupon or services.
- g. The usage of coupon and/or reward is subject to relevant terms and conditions of the supplier.
- h. If the coupon is lost or damaged, BOCHK shall not be liable and shall not reissue or replace any defaced/lost Coupon.
- i. The coupon and/or above any reward is limited, is on a first-come-first-served basis and is only available while stocks last. In case the coupon and/or reward is out of stock, BOCHK and/or BOCG Insurance reserves the right to substitute the coupon with other gift/coupons/reward/offer. The value or features of the substitute gift/coupons/reward/offer may be different from the current coupon/reward provided for this promotion.
- j. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- k. BOCHK and/or Bank of China Group Life Assurance Limited ("BOC Life") and/or BOCG Insurance and/or Card Company reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- l. In case of any dispute, the decision of BOCHK and/or BOC Life and/or BOCG Insurance and/or Card Company shall be final.
- m. The Terms of the Offer are construed in accordance with, and are governed by the laws of Hong Kong Special

Administrative Region.

- n. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
- o. Customers are responsible for the data charges imposed by their service providers for using and/or downloading BOCHK Mobile/Internet banking and/or BoC Pay Mobile Application and/or BOCHK Mobile App.
- p. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by the Company from time to time.
- q. Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct.
- r. If the amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or the Coupons reward and / or the Free Spending Credit as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- s. Coupons Redemption website and / or Mobile APP are the third parties' website or Mobile APP. Coupons Redemption website and / or Mobile APP are subjected to such service providers' terms and conditions. BOCHK is not the service provider of the Coupons Redemption website and / or Mobile APP. If customers have any enquiries or compliant to them, please directly contact the service providers. BOCHK gives no guarantee to the website and / or Mobile APP of the service providers, or does not accept any liability arising in conjunction with the use of the website or Mobile APP or the services provided by the service providers.
- t. BOCHK has not reviewed or verified the information in the third parties' Mobile Applications or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be under any circumstances be held liable for any loss (whether in negligible or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK does not or does not mean to endorse or recommend any information, materials products or services posted or offered at the third parties' Mobile Applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.
- u. Apple Pay is trademark of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to



[www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay). Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in "Products & Services" section.

- v. The final approved loan terms, including: the amount, interest rate and other applicable terms will be subject to the final approval of BOCHK. BOCHK reserves the right to make the final decision on any mortgage application. BOCHK has the right to refer to the applicant's credit report and based on the information and/or documents provided by the applicant, to determine whether to accept or reject the application, and it is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide other information and/or documents for further approval. Mortgage is subject to the terms listed in the loan document signed by the loan applicant and BOCHK.
- w. For the registration record for BOCHK Payroll Account, BOCHK's system record shall prevail.
- x. Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
- y. 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.
- z. BOCHK and/or BOC Group Life Assurance Company Limited ('BOC Life') and/or China Life Insurance (Overseas) Company Limited ('China Life (Overseas)') and/or Card Company reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion.
- aa. 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.

**Important Notice of Trading Odd Lots:**

- Only accept "Market Order" instructions.
- Only accept not more than 10 transaction instructions per trading day.
- Will not accept buying odd lots through Mobile Banking via securities margin accounts.
- Upon receipt of the customer's confirmation of the buy instruction of a Market Order, the transaction amount and additional charges (including brokerage fees and other charges) will be calculated based on the 10 spreads from the nominal price quoted at the time when the order is processed. The sum will be withheld from your available investment amount.
- For the odd lot selling order, if no "odd lot price" is input, the odd lot order would be executed at the price in the odd lot market, which may deviate by several spreads from the nominal price. The order type of such odd lot orders would be a "Market Order".
- If the proceeds of the odd lot selling order are less than the related charges, the customer must pay the difference.
- The buy instruction of a Market Order will be submitted to the market for matching once with the 10 best price



queues in the prevailing market and within the range of a maximum of 10 spreads above the nominal price at the time when the order is processed, provided that the order price is not lower than 0.01 of the denominated currency of the relevant stock. The final execution price may deviate considerably from the nominal price at the time of order placement. Any unexecuted orders will be automatically cancelled at once.

- Stock transactions will be settled on the 2nd trading day after the trade day (T+2 Settlement).
- All unexecuted orders will be cancelled after the market closes.
- The processing time is related to the stock liquidity and the number of odd lot shares.
- Due to the manual processing of odd lot orders, there is no definite range of price difference between the odd lots and the board lots. Such orders may take longer to process and are not guaranteed to be executed.
- Normally, the execution price of an odd lot order will have several spreads worse than that of a board lot order. BOCHK does not guarantee that investors can execute the odd lot orders at the best prices. The odd lot selling order under monthly savings plan would be executed at the prevailing price of the board lot market.
- HKEx stipulates that the number of odd shares purchased and sold shall not exceed one board lot. When choosing odd lot order trading, an order with a share quantity equal to or exceeding one board lot of the stock will be rejected.
- The quantity of odd lot stocks can be accumulated to reach one board lot in securities account. However, BOCHK Mobile Banking and Internet Banking do not provide the service of splitting one board lot stocks into odd lots for stocks selling.
- The buying odd lot stock list is subject to change by BOCHK from time to time without prior notice.
- By using BOCHK's odd lot trading services, you agree to the terms set out in this Important Notice.

**Disclaimer:**

The information on PickASStock is provided by ET Net Limited ("ET Net") and/or its third party information providers (the "Sources") and is strictly for reference only. It is not intended to provide any financial or professional advice and any person should not rely upon the same as such. You should obtain relevant and specific professional advice before making any investment decision. Before making an investment decision, you should consider, with the assistance of your professional securities adviser, whether the information is appropriate in light of your particular investment needs, objectives and financial circumstances. ET Net and the Sources endeavor to ensure the accuracy and reliability of the information provided. Notwithstanding the aforesaid, ET Net, the Sources, Bank of China (Hong Kong) Limited ("BOCHK") do not guarantee or make any representation, warranty or undertaking as to the accuracy, reliability, completeness or timeliness of this information, and accept no responsibility or liability whatsoever (whether in tort or contract or otherwise) for any loss or damage howsoever arising from or in reliance upon the whole or any part of such information.

**Risk Disclosure:**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before you trade or invest especially if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. Investment involves risks. Please refer to the relevant offering documents for further details including risk factors.



### **Risk Disclosure of Foreign Currency Trading:**

#### **Risk of Foreign Currency Trading**

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

#### **RMB Conversion Limitation Risk**

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

### **Risk Disclosure of Securities Trading**

#### **Risk of Securities Trading**

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

#### **Risk of Securities Margin Trading**

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect" in BOCHK's website or the branch staff of BOCHK.



### **RMB Conversion Limitation Risk**

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

### **Important Notice of US Securities**

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at certain time.

For HK stocks, A shares and US stocks trading service hours and system maintenance time, please login to Mobile Banking (click "Menu" > "Settings" > "FAQ" > "Securities and Securities Margin Service") or login to Internet Banking (click "Investment" > "HK Securities" / "A Shares Securities" / "US Securities" > "Help") for details.

### **Risk disclosure of Fund:**

Fund products or services are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature



and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

Bank of China (Hong Kong) Limited ("BOCHK") is appointed by fund houses as agent. The fund product is a product of fund houses but not that of 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 fund product should be resolved directly between the fund house and the customer.

**Important notes:**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. Investment involves risks. Please refer to the relevant product offering documents for further details including risk factor. You should undertake your own independent review and seek independent professional advice before you trade or invest especially if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

**Equity Linked Products ("ELP") Important Risk Warnings**

Equity-linked products include "Equity-Linked Investments" ("ELI") which is issued by BOCHK and "Third Party Structured Note linked to Equity" ("Note") which is not issued by BOCHK

ELI has been authorized by the Securities and Futures Commission ("SFC"). However, the SFC's authorization does not imply its endorsement or recommendation of this Product referred to in the Offering Documents nor does it imply that SFC guarantees the commercial merits of this Product or its performance. ELI is unlisted structured investment products embedded with derivatives.

Third Party Structured Note linked to Equity is not issued by BOCHK. The relevant offering documents of Note distributed by BOCHK have NOT been reviewed by any regulatory authority in Hong Kong and Notes are only available to Private Wealth professional investor as prescribed by BOCHK from time to time. You should exercise caution in relation to the relevant investment offer. If you are in any doubt about any of the contents of the relevant offering documents, you should obtain independent professional advice.

ELP are complex products. You should exercise caution in relation to ELP.



**Derivatives:** Derivatives have a high degree of price variability and are subject to occasional rapid and substantial changes. Compared to conventional securities, derivatives can be more sensitive to changes in interest rates or to sudden fluctuations in market prices due to both the low margin deposits required, and the extremely high degree of leverage involved in derivative products.

**Investment risk:** The prices of ELP may go up and down and may be volatile. The ELP are also subject to the risk of vulnerability to economic cycles. The performance of the underlying(s) might adversely affect the payout. In extreme cases, the ELP may even become worthless. Buying and selling ELP may not necessarily result in any profit, and may sometimes result in loss.

**No principal protection:** Unless otherwise specified, ELP are not principal protected and you may receive the underlying stock instead of your investment capital upon maturity of the ELP. You are therefore exposed to the risks factor associated with the specific industry of the underlying stock(s). The value of such stock may be substantially lower than your investment capital. You may therefore suffer a loss or a substantial loss in your investment in ELP.

**Worst of basket:** When the ELP are linked to a basket of underlying stocks in a “worst of basket” structure, the payout (in terms of yield/coupon, Early/Final Redemption) might be dependent on the worst performing asset/stock. You are obliged to buy at the strike price the worst-performing stock in the basket, if the final price of the worst-performing stock is below the strike price.

**Not the same as investments in the underlying stock:** You have no rights in relation to the underlying stock to which payments under the ELP are linked, such as rights to receive dividends or voting rights in respect of stock in the equity issuer. Where ELP are to be redeemed by physical delivery of stock or debt obligations of an equity issuer you will not receive any rights as a holder of such stock or obligations until such time as they are delivered to you.

**Credit and insolvency risk of the issuer:** The ELP constitute the Issuer’s direct, unsubordinated and unsecured obligations and rank and will rank (subject to certain statutory exceptions) equally with all its other unsecured obligations (other than subordinated obligations, if any) from time to time outstanding. The ELP is subject to the risk of the issuer and guarantor, as applicable and no other companies. ELP is subject to the risk of the issuer defaulting on its obligations. The credit ratings of the issuer assigned by the credit agencies do not guarantee the creditworthiness of the issuer. Should the Issuer become insolvent or go into liquidation or default on its obligations, you will be ranked as an unsecured creditor of the issuer and may lose your entire investment, regardless of the movements in the underlying exchange rate or the terms of ELP.

**Issuer’s early termination risk:** The issuer may terminate the ELP prior to their maturity for various reasons pursuant to the terms and conditions of the ELP, including taxation reasons, illegality or events beyond the control. If the issuer



terminates the ELP early, the issuer will, if and to the extent permitted by applicable law, pay a holder of the ELP such amount as it determines to be the then fair market value of the ELP, taking into account, without limitation (i) the cost to the Issuer of unwinding any related underlying hedging arrangements; (ii) any replacement liquidity costs and/or (iii) any other appropriate costs. Therefore, the amount payable to you (if any) on such early termination may be substantially less than your original investment. You will bear re-investment risk that the prevailing market conditions may have changed and may hinder you from making any further investment under similar terms.

**Be distinguished from savings or time deposits:** ELP is an investment product and is not equivalent to a time deposit, and is unsecured and is not guaranteed (unless there is guarantor). ELP is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Investment in ELP involves risks not associated with regular bank deposit and should not be regarded as a substitute for regular savings or time deposit.

**Liquidity risk:** ELP are designed to be held to maturity and there may be no active secondary market quotations for them. If you try to sell the ELP, you may not be able to find a buyer, or the sale price may be much lower than the cost you invested. You may suffer a loss if you sell your ELP before maturity.

**Currency risk:** If ELP is not denominated in your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the ELP.

**(Applicable to Third Party Structured Note linked to Equity) Reliance on distributors and charges:** If you hold the Note through a distributor, you will have to rely on your distributor to distribute notices, make payment or deliveries, enforce any rights under the Note. You will also be exposed to the credit risk of the distributor. Your potential return on the Note may be reduced by the amount of any handling fee or other charges you have to pay your distributor when you make your application.

**(Applicable to ELI) Maximum loss upon BOCHK's default or insolvency.** ELI constitute general, unsecured and unsubordinated contractual obligations of Bank of China (Hong Kong) Limited and of no other person (including the ultimate holding company of our group, Bank of China Limited). If you purchase ELI, you are relying upon the creditworthiness of Bank of China (Hong Kong) Limited and have no rights under the terms and conditions of ELI against the issuer(s) of the linked stock(s). In the worst case scenario, **you could lose all of your investment.**

BOCHK is not the ultimate holding company of the group to which we belong and with which our name is identified. The ultimate holding company of our group is Bank of China Limited which does not guarantee the performance of our obligations under ELI.

**Risks of Trading of Listed RMB Equity Products (applicable to RMB linked or denominated Note): Investment /**



**Market Risk:** Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

**Liquidity Risk:** RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market in these products may not be available. Therefore, you may not be able to sell your investments in the RMB equity products on a timely basis, or you may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the PRC tightens foreign exchange controls, the liquidity of RMB or RMB equity products in Hong Kong will be affected and you may be exposed to greater liquidity risk.

**Currency Risk:** If this product is not denominated in your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product. If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

**Exchange Rate Risk:** RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into Hong Kong dollars or other foreign currencies. Moreover, there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

**Default Risk & Credit Risk:** In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the



issuers may have.

**Emerging Market Risk:** RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

**Risks of Trading of ETF/Synthetic ETF Products (applicable to ETF/Synthetic ETF linked Note):**

**Derivatives risk:** Synthetic ETFs are structured product involving derivatives. Derivatives have a high degree of price variability and are subject to occasional rapid and substantial changes. An ETF's losses may be greater if it invests in derivatives than if it invests only in conventional securities. Compared to conventional securities, derivatives can be more sensitive to changes in interest rates or to sudden fluctuations in market prices. There may be transaction costs associated with the use of derivatives. In addition, many derivatives are not traded on exchanges. As a result, synthetic ETFs are subject to the risk of the inability or refusal to perform with respect to such contracts on the part of any counterparties with which that synthetic ETFs trade. This risk is also affected by the fact that over-the-counter derivatives markets are generally not regulated by government authorities and participants in these markets are not required to make continuous markets in the contracts they trade.

**Tracking error risk:** ETF may trade deeply discount to the NAV of the underlying index due to inefficiency of replication strategy. The tracking error is mainly caused by transaction fees, exchange rate of underlying index and corporate actions of underlying index etc. There may be disparity between the performance of the synthetic ETF and the performance of the underlying index due to, for instance, failure of the tracking strategy, currency differences, fees and expenses.

**Market risk:** Clients are exposed to the political, economic, currency and other risks related to the synthetic ETF's underlying index. The return on ETF is dependent on movements in the underlying index. The price of underlying index may move rapidly and are affected by a number of factors including, national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.

**Trading at discount or premium:** The price of ETF is determined by the supply and demand of the market and may trade at a discount or premium of NAV. Client may suffer substantially at the times of fund liquidation if Client buys the ETF at a premium which is much higher than the NAV. Where the index/market that a synthetic ETF tracks is subject to restricted access, the efficiency in unit creation or redemption to keep the price of the synthetic ETF in line with its NAV may be disrupted, causing the synthetic ETF to trade at a higher premium or discount to its NAV. Client who buys a synthetic ETF at a premium may not be able to recover the premium in the



event of termination.

**Liquidity risk:** Liquidity of ETF depends on many factors such as market volatility, market sentiment or global economic data. Its liquidity may be poor sometimes even it is listed in exchanges. A higher liquidity risk is involved if a synthetic ETF involves derivatives which do not have an active secondary market. Wider bid-offer spreads in the price of the derivatives may result in losses.

**Currency risk:** ETF may invest in different countries or globally and Client bears a foreign exchange risk resulting from change of exchange rate of underlying index and denomination currency of an ETF. Sometimes, the currencies that the ETF invests in are not freely convertible and the conversion of that currency is subject to exchange controls and restrictions which may affect the movement in the exchange rate of underlying index.

**Emerging market risk:** Investments in an ETF of the emerging markets are more sensitive to social, political or economic development in the region than those in developed markets, and subject to risk such as market suspension, restrictions on foreign investment and control or repatriation of capital. There are also possibilities of nationalization, expropriation or confiscatory taxation, foreign exchange control, political changes, government regulation, social instability or diplomatic developments which could adversely affect the economics of the emerging markets or the value of ETF investment.

**Concentration risk:** ETF may invest in single country and sector.

**Tax and other risks:** Like all investments, an ETF may be subject to tax imposed by the local authorities in the market whose index it tracks and is subject to the risk of change in policy of the reference market.

**Overseas exchanges:** Client should also note that an ETF listed on overseas exchanges may not have the same specifications as described above or any specifications at all in their names to differentiate synthetic ETF from physical ETF of other replication strategies. Besides, the synthetic ETF listed on overseas exchanges may have more complex structures, such as the use of derivatives to adopt an inverse and/or leveraged strategy which may not be suitable for general investing public. Client should consult their own financial advisers for independent financial advice if in doubt.

**Counterparty risk of issuer of financial derivative:** Where a synthetic ETF in derivatives to replicate the index performance, Clients are exposed to the credit risk of the counterparties who issued the derivatives, in addition to the risks relating to the index. Further, potential contagion and concentration risks of the derivative issuers should be taken into account (e.g. since derivative issuers are predominantly international financial institutions, the failure of one derivative counterparties of the synthetic ETF may have a “knock-on” effect on other derivative



counterparties of the synthetic ETF). Some synthetic ETFs have collateral to reduce the counterparty risk, but there may be a risk that the market value of the collateral has fallen substantially when the synthetic ETF seeks to realize the collateral.

**Collateral risk:** While some synthetic ETFs may hold, or have recourse to, collateral to mitigate the exposure to credit risks of the derivatives counterparties, the collateral may not comprise any constituent securities of the index. The collateral may also be concentrated in particular market(s), sector(s) and/or securities issued by specific sovereign or public issuer(s) which may not be related to the underlying index. Furthermore, when an ETF seeks to exercise its rights against the collateral upon any default of counterparties, the market value of the collateral could be substantially less than the amount secured if the market drops sharply before the collateral is realised, thereby resulting in significant loss to the ETF.

**Risks of Trading of RQFII A-share ETF Products (applicable to RQFII A-share ETF linked Note):**

**Risks relating to the novelty of the product:** RQFII A-share ETF is the first RMB physical A-share ETF issued outside mainland China to invest directly in the Mainland A-share market which is inherently a market with restricted access. The novelty and untested nature of such products make them riskier than traditional ETFs investing directly in markets other than the Mainland.

**Risks relating to the RQFII regime:** The RQFII programme is still at a pilot stage. The relevant policy and rules have only been recently announced by the relevant Mainland authorities and there may be uncertainties as to its implementation. Such policy and rules are subject to change and interpretation by Mainland authorities. The uncertainty and change of the laws and regulations on the Mainland (including the RQFII policy and rules) may adversely impact the RQFII A-share ETFs. The limit of RQFII investment quota may cause units of RQFII A-share ETFs to trade at a significant premium to their NAV.

**RMB currency risk:** Please refer to Risk no. 19

**Risks relating to Mainland markets and concentration risk:** RQFII A-share ETFs primarily invest in securities in the Mainland markets and are subject to concentration risk. Investing in the Mainland markets involve certain risks and special considerations as compared with investment in more developed economies or markets, such as greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

**Risks relating to RMB trading and settlement of units:** It is likely that not all intermediaries are prepared to carry out trading and settlement of RMB-denominated securities. In addition, the liquidity and trading price of the units of RQFII A-share ETFs may be adversely affected by the limited availability of RMB outside mainland China



and the restrictions on the conversion between foreign currency and RMB.

**Risks relating to the Mainland tax regime:** There are risks and uncertainties associated with the current Mainland tax laws applicable to capital gains realised by RQFIs through their investments on the Mainland. Although RQFII A-share ETFs may have made a tax provision in respect of potential tax liability, the provision may be excessive or inadequate. Any shortfall between the provisions and actual tax liabilities may be covered by the RQFII A-share ETF's assets and may therefore adversely affect the RQFII A-share ETF's net asset value (NAV).

**Trading differences risk:** The trading days or hours of the Mainland and Hong Kong stock markets are not exactly the same in terms of trading hours and business days. Investors may not be able to purchase or sell the units of the RQFII A-share ETF during local holidays. Likewise, during Mainland holidays, the market price of underlying securities may not be updated while the RQFII A-share ETF is still trading. Furthermore, A-shares are subject to trading bands which restrict increases and decreases in the trading price, trading of RQFII A-share ETFs listed on the SEHK is not subject to such restrictions. All those differences may affect the level of premium or discount of the trading price of the ETF's units to its NAV.

**Mainland brokerage risk:** Only one brokerage can be appointed for each market (the Shenzhen Stock Exchange and the Shanghai Stock Exchange) to execute transactions (i.e. trading of A-shares) for the RQFII A-share ETF in mainland China. As such the RQFII A-share ETF will rely on only one brokerage for each market, which may be the same brokerage. If the manager of the RQFII A-share ETF is unable to use its designated brokerage in mainland China, the operation of the RQFII A-share ETF will be adversely affected and may cause the units of the RQFII A-share ETF to trade at a premium or discount to the RQFII A-share ETF's NAV or the RQFII A-share ETF may not be able to track the underlying index.

**Government intervention and restrictions risk:** The operation and market making activities of RQFII A-share ETFs may be affected by interventions by the governments and regulators in the financial markets, such as an imposition of trading restrictions, a ban on "naked" short selling or the suspension of short selling for certain stocks.

**New manager and reliance on parent company risk:** The manager of RQFII A-share ETFs may not be experienced in managing ETFs and may heavily leverage on the expertise and systems of its Mainland parent company to support the RQFII A-share ETF's investments in the A-share markets. Any disruption in the assistance from the Mainland parent company may adversely affect the operations of the RQFII A-share ETF.

**Reliance on market maker risk:** Market makers may not be as interested in making a market in ETF units denominated in RMB. Any disruption to the availability of RMB may adversely affect the capability of market



makers in providing liquidity for the units of RQFII A-share ETFs. The liquidity of the ETF may be adversely affected if there is no market maker for the fund or if the market making activities are not effective.

**Risks of Trading of Dual Counter RQFII A-share ETF Products (applicable to Dual Counter RQFII A-share ETF linked Note):**

**New model risks:** The Dual Counter model in Hong Kong is new. Dual Counter RQFII A-share ETFs allow units to be traded on SEHK in RMB and Hong Kong dollar under two separate counters. The novelty and untested nature of Dual Counter RQFII A-share ETFs may bring additional risks for investment in Dual Counter RQFII A-share ETFs.

**Inter-counter trading risks:** If your intermediary (e.g. brokerage or bank) does not provide both Hong Kong dollar and RMB trading services at the same time or offer inter-counter transfer services to support Dual Counter trading, you will not be able to buy units traded in one counter and sell them in the other counter. Even if your intermediary is able to provide such service, it may impose an earlier cut-off time, other procedures and fees.

**Risks relating to different trading prices in RMB and HKD counters:** The RMB counter and HKD counter are two distinct and separate markets. The trading prices of units of the same RQFII A-shares ETF in the two counters may be different and may not always maintain a close relationship depending on factors such as market supply and demand, liquidity in each counter and the exchange rate between RMB and Hong Kong dollar in both onshore and offshore markets.

**Risks relating to dividend payment:** Dividends of a Dual Counter A-share RQFII A-share ETF are declared in RMB but may be paid in RMB only or, where so offered by the manager, in RMB as well as Hong Kong dollar depending on an investor's election. Depending on the distribution policy of individual Dual Counter RQFII A-share ETF, an investor of units traded in the HKD counter may receive dividend in RMB only. In such circumstances, if such investor does not have an RMB account, he or she may have to bear the fees and charges associated with the conversion of such dividend from RMB into Hong Kong dollar or any other currency.

**Risk of bonds trading**

The prices of bonds fluctuate, sometimes dramatically. The price of a bond may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds

**Key Risk Disclosures of bonds**

- 1) **Investment risk:** The prices of bonds may go up and down and may be volatile. The bonds may even become worthless. Buying and selling bonds may not necessarily result in any profit, and may sometimes result in loss.



- 2) **Issuer / Guarantor credit risk:** The return on bonds is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.
- 3) **To be distinguished from savings or time deposits:** The bonds are an investment product and are not equivalent to a time deposit, and are unsecured and are not guaranteed (if there is no guarantor). The bonds are not protected deposits under the Deposit Protection Scheme in Hong Kong. The bonds are not principal-protected. The investment in bonds involve risks not associated with regular bank deposits and should not be regarded as a substitute for regular savings or time deposit.
- 4) **Not covered by the Investor Compensation Fund:** The bonds are not covered by the Investor Compensation Fund.
- 5) **Interest rate risk:** Changes in interest rates may have a significant impact on the market price of the bonds. For example, bond prices generally fall when interest rates rise - In this situation, you may incur a loss from the decrease in market price of the bonds if you sell the bonds before the final maturity date.
- 6) **Currency risk:** For bonds not denominated in your home currency, if the currency in which the bonds are denominated depreciates against your home currency during your holding period, and if calculated and settled in your home currency, exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the investment return.
- 7) **Tenor risk:** The bonds have a specified investment period. The longer the investment period of the bonds, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the bond value during the investment period. Your actual return (if any) may be substantially lower than expected and you may even suffer losses.
- 8) **Liquidity risk:** The bonds are designed to be held to maturity and there may be no active secondary market quotations for the bonds. If you try to sell your bonds before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested. You may suffer a loss if you sell your bonds before maturity.
- 9) **Applicable for Bonds listed under Chapter 37 of the Main Board Listing Rules ("Chapter 37 Bonds"):** The listing documents of Chapter 37 Bonds have not been vetted by The Stock Exchange of Hong Kong Limited ("HKEx") and are not subject to detailed disclosure requirements. The listing status should not be taken as an endorsement of the commercial merit, credit quality or quality of disclosure in the listing documents. The HKEx takes no responsibility for the contents of the listing document and makes no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the listing document. You should pay attention to the prescribed disclaimer statement in the listing document and consider thoroughly before you invest in Chapter 37 Bonds
- 10) **Other risks:** There may be other risks associated with the investment of each particular bond which are not mentioned above, please refer to each individual Term Sheet for details.



This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service and it should not be considered as investment advice.

This promotion material is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

#### **Important Note of Life Insurance Plans**

- The Policy Owner is subject to the credit risk of BOC Group Life Assurance Company Limited ("BOC Life") or China Life Insurance (Overseas) Company Limited ("China Life (Overseas)"). 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.
- The Life insurance plan is underwritten by BOC Life or China Life (Overseas). BOCHK is the major insurance agency appointed by BOC Life and China Life (Overseas).
- BOC Life and China Life (Overseas) are authorized and regulated by the Insurance Authority to carry-on long-term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. For enquiry, please contact your Relationship Manager.
- BOC Life or China Life (Overseas) reserve the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed insured and the applicant at the time of application.
- Life insurance plan is subject to the formal policy documents and provisions issued by BOC Life or China Life (overseas). Detailed terms and conditions are subject to the official policy document issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, premium adjustment, termination conditions, inflation risk, provisions and exclusions.
- BOCHK is the appointed agency of BOC Life and/or China Life (Overseas) for distribution of life insurance products. The life insurance products are products of BOC Life and/or China Life (Overseas) 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 or China Life (Overseas) and the



customer.

- BOC Life or China Life (Overseas) reserves the right to amend, suspend or terminate the Life Insurance Plans at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life or China Life (Overseas) outside Hong Kong. You are advised to read in conjunction with the product leaflet of the relevant plan. Please refer to the product leaflet, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the relevant plan. For enquiry, please contact the branch staff of the major insurance agent banks.
- You have an option to purchase the relevant plan as a standalone plan base on your personal need to choose life protection solely or include additional critical illness coverage instead of bundling with other type(s) of insurance product.
- The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.

**Important Notes of the General Insurance Plans:**

- The General Insurance Plans are underwritten by the Bank of China Group Insurance Company Limited ("BOCG Insurance").
- The Bank of China (Hong Kong) Limited ("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.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the General Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.



- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the General Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the General Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.
- The General Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the General Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.
- The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

#### **Wealth Planning Service - Important Note**

- All analysis result, data, pricing and estimates of "Wealth Planning Service" are for reference only and should not be construed as an invitation to offer, or purchase, or subscribe to any investment products. Nor should it be relied on as any financial or investment advice. Should you have any questions, please seek for advice from independent financial consultant.

#### **Structured Investments – Important Notice**

This is a structured investment product involving derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment involves risks. You should not invest in Structured Investments based on this page alone. You should read and understand the Bank's Conditions for Services and all of the offering documents including the relevant term sheet, Important Facts Statement and the Structured Investments Application Form, before deciding whether to invest in this product.

The following risk disclosure statements cannot disclose all the risks involved. Prior to trading or investment, you should collect and study the information required for your investment. You should take your own independent review



and seek independent professional advice, if necessary, on whether this product is suitable for you in light of your risk appetite, financial situation, investment experience, investment objectives and investment horizon. If you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment, you should seek independent advice.

#### **Structured Investments – Risk Disclosure**

- **Not a time deposit** - Structured Investments is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** - Structured Investments is embedded with a European digital currency option which can only be exercised on the final fixing date if the specified condition for exercise is satisfied, in which case you may either receive the interest amount calculated at a higher interest rate, or otherwise, you will receive the interest amount calculated at a lower interest rate. The interest amount is therefore unknown in advance.
- **Limited potential gain** - The maximum potential gain is limited to the interest amount calculated at the higher interest rate as prescribed in the term sheet of this product.
- **Principal protection at maturity only** - The principal protection feature is only applicable if the Structured Investments is held to maturity.
- **Not the same as buying any currency of the currency pair** - Investing in Structured Investments is not the same as buying any currency of the currency pair directly.
- **Market risk** - The return on Structured Investments is dependent on movements in the exchange rate of the currency pair. Currency exchange rates may move rapidly and are affected by a number of factors including, national and international financial, economic, political and other conditions and events and may also be subject to intervention by central banks and other bodies.
- **Liquidity risk** - Structured Investments is designed to be held till maturity. Once the transaction for this product is confirmed, you will not be allowed to early withdraw or terminate or transfer any or all of your investment before maturity.
- **Credit risk of the Bank** - Structured Investments is not secured by any collateral. If you invest in this product, you will be taking the credit risk of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your principal amount and the potential interest amount.
- **Currency risk** - If the investment currency is not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.



- **RMB Conversion Limitation Risk** - RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB).

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

- **Emerging markets** - Investments in emerging markets are more sensitive to social, political or economic development in the region. than those in developed markets, and subject to risk such as market suspension, restrictions on foreign investment and control or repatriation of capital. There are also possibilities of nationalisation, expropriation or confiscatory taxation, foreign exchange control, political changes, government regulation, social instability or diplomatic developments which could adversely affect the economics of the emerging markets or the value of your investment.
- **No secondary market** - Structured Investments is not a listed security. There is no secondary market for you to sell the Structured Investments prior to its maturity.
- **Potential conflict of interest** - Although the Bank will act in good faith and in a commercially reasonable manner in making determinations and calculations with respect to the Product, the Bank may encounter conflict of interest arising out of the activities of the Bank and/or any of its affiliates (collectively, the "BOC Group Entities"). The BOC Group Entities may engage in transactions involving or affecting the underlying exchange rate for its proprietary accounts and/or for the accounts of others and/or to hedge against the market risk associated with the Product. These transactions may positively or adversely affect the movements in the underlying exchange rate and thus the return of the Product. None of the BOC Group Entities is under any obligation to avoid or disclose any of the above conflicts.

**Not covered by Investor Compensation Fund** - Structured Investments is not covered by the Hong Kong Investor Compensation Fund.

### **Currency Linked Investments – Important Notes**

- This is a structured investment product involving derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may clarify with the intermediary or seek independent professional advice. The investment decision is yours but you should



not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

- This product is not principal protected. You may lose all or part of your Principal Amount and Interest Amount.
- Before making any investment decision, you should take your own independent review on whether the product is suitable for you in light of your own financial situation, investment experience, investment objectives, investment horizon, willingness and ability to bear risks, and whether you understand the nature and risks of the product. If in doubt, you should seek advice from independent financial advisers.
- This promotional material is for reference only. It is not and does not by itself constitute any offer, solicitation or recommendation to buy, sell or provide any investment product or service.

#### **Currency Linked Investments – Risk Disclosure Statement**

The following risk disclosure statements cannot disclose all the risks involved. Prior to trading or investment, you should collect and study the information required for your investment. You should take your own independent review and seek independent professional advice, if necessary, on whether this product is suitable for you in light of your risk appetite, financial situation, investment experience, investment objectives and investment horizon. If you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment, you should seek independent advice.

#### **Risk Disclosure Statement on Currency Linked Investments- Dual Currency Investment ("this product")**

- **Not a time deposit** - This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** - This product is embedded with a FX option. Transactions involving options involve a high degree of risk. Movements in exchange rates may in the worst case result in your losing the entire Principal Amount and Interest Amount. By investing in this product, you accept a legal obligation to settle the Option in the Linked Currency which will be a weaker currency than, if the Option is exercised against you on the Maturity Date, however far the exchange has moved away from the Strike Price.
- **Limited potential gain** - The maximum potential gain is limited to the Interest Amount calculated based on the Premium Interest Rate which is set out in the contract.
- **Maximum potential loss** - This product is not principal protected. In the worst case scenario, you could lose all of the Principal Amount and the Interest Amount. The Principal Amount and the Interest Amount are also subject to the credit risk of the Bank.
- **Not the same as buying the Linked Currency** - Investing in this product is not the same as buying the Linked Currency directly. You have no rights in the Linked Currency during the Investment Period. Movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of this product.



- **Market risk** - The return of this product is linked to the exchange rates of the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You will be taking the risk of suffering loss due to the fluctuations of the exchange rates.
- **Liquidity risk** - This product is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity except with our consent.
- **Credit risk of the Bank** - This product is not backed by any collateral. If you invest in this product, you will be taking the credit risk of Bank of China (Hong Kong) Limited.
- **Currency risk** - If the Investment Currency and/or Linked Currency is/are not your home currency, and you choose to convert it back to your home currency, or if you receive the Linked Currency and choose to convert it back to the Investment Currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed) , the potential return of the product.
- **RMB Conversion Limitation Risk** - RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB).

(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

(Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

#### **Risk Disclosure Statement on Currency Linked Investments – Option Linked Investment ("this product")**

- **Not a time deposit** - This product is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- **Derivatives risk** - This product is embedded with a FX option. Transactions involving options involve a high degree of risk. By investing in this product, you agree to use all or half of the potential Interest Amount of the Principal Amount to buy the FX option which may expire without value at maturity.
- **Maximum potential loss** - This product is principal protected (if hold till maturity). In the worst case scenario, you may lose all of the Interest Amount. The Principal Amount, the Net Interest Amount (if any) and the Investment Return (if any) are also subject to the Credit Risk of the Bank.



- **Not the same as buying the Linked Currency** - Investing in this product is not the same as buying the Linked Currency directly. You have no rights in the Linked Currency during the Investment Period. Movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of this product.
- **Market risk** - The return of this product is linked to the exchange rates of the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors. You will be taking the risk of suffering loss due to the fluctuations of the exchange rates.
- **Liquidity risk** - This product is designed to be held till maturity. Once the transaction for this product is confirmed, no partial or full withdrawal will be allowed before maturity except with our consent.
- **Credit risk of the Bank** - This product is not backed by any collateral. If you invest in this product, you will be taking the credit risk of Bank of China (Hong Kong) Limited.
- **Currency risk** - If the Investment Currency and/or the Counter Currency of the Investment Return is/are not your home currency, and you choose to convert it back to your home currency upon maturity, you should note that exchange rate fluctuations may have an adverse impact on, and the potential loss may offset (or even exceed), the potential return of the product.

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