

Sculpt your financial life and wealth management with ease

Enjoy Welcome Rewards of up to HK\$73,000^(a)

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

Welcome Offers



Total Relationship Balance Growth Reward and Wealth Product Reward⁽¹⁾
up to HK\$25,888



Exclusive for New *Private Wealth* or *Wealth Management* Customers:
"Welcome Smart Savings Deposit Offer"
Preferential interest rate of **up to 3.2% p.a.**^(3a)



Exclusive Privileges for New Payroll Customers who complete designated requirements:
HK\$688 Payroll Mobile Reward and Exclusive Product Offers⁽⁴⁾



FamilyMAX Rewards⁽¹⁰⁾
Open an account and stand a chance to win the **"Back-to-school Ready Set"**! Banking for children to enjoy up to **HK\$300** rewards



"Mobile Account Opening Time Deposit" preferential interest rates of HKD **up to 4.8% p.a.** / RMB **up to 2% p.a.**^{(5),(b)}



Referral Program:
up to HK\$10,000 for each successful *Private Wealth* Referral⁽¹¹⁾



Welcome offer for new customers who successfully apply for a BOC Cheers Card and Supplementary Card^(2a)
up to 400,000 Gift Points
(equivalent to **HK\$1,600 Cash Rebate**)^(c)
BOC Chill Card^(2b) **HK\$500 Cash Rebate**^(c)
BOC Go Card^(2c) **up to HK\$800 Cash Rebate**^(c)



Deposit HK Stocks or A Shares Offer^(6e) of **up to HK\$10,000**



Investment Fund Subscription Fee Reduction^(6a) of **up to HK\$25,000**



Enjoy year-round **\$0 transaction fee** for Monthly Stocks Savings Plan^(6f)



New BoC Pay+ customers can enjoy **\$50 Reward**^{(12),(d)}

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

(a) Actual total rewards up to HK\$73,176 include "Total Relationship Balance Growth Reward" up to HK\$23,888 free spending credit, "Wealth Product Reward" up to HK\$2,000 free spending credit, HK\$688 Payroll Account Welcome Reward, "BOC Cheers Card" and Supplementary Card welcome offer up to HK\$1,600 cash rebate, Investment Fund Subscription Fee Reduction of up to HK\$25,000, Deposit HK Stocks or A Shares Offer of up to HK\$10,000 and up to HK\$10,000 for each successful *Private Wealth* referral.

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

(c) Promotion period: until 30 September 2026. Applicable to customer who has not cancelled or holded any BOC credit card within 12 months from the application and bound with terms and conditions.

(d) Promotion period: until 30 September 2026. Applicable to customers who have never received BoC Pay+ and BoC Pay Welcome Reward before.

Unless otherwise specified, the promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive).



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

Customers who have newly taken upⁱⁱ or upgraded to *Private Wealth / Wealth Management* Service of Bank of China (Hong Kong) Limited during the promotion period can enjoy **up to HK\$25,888 Free Spending Credit** upon fulfilment of all the requirements below:

- As of 30 September 2026, customers have to maintain:
 - A valid BOCHK Mobile Banking account; and
 - A valid "Questionnaire on Investment Preference" or complete "Financial Needs Analysis"
- Achieve the designated amount of "Total Relationship Balance" growthⁱⁱⁱ in the next month after successful designated account opening / upgrading, **and maintain the designated amount of "Total Relationship Balance" growth for the subsequent 3 months after the successful designated account opening / upgrading month^{iv}.**
- Private Wealth / Wealth Management* customers who are entitled to the Total Relationship Balance Growth Reward can also enjoy the Wealth Product Reward upon fulfilment of all the requirements below:
 - Conduct below transactions ("Eligible Transactions") in the designated trading period with designated aggregate amount as stated below.
 - Fund Subscription (excluding investment fund transactions with subscription fees below 1% / subscriptions to money market funds / switching transactions of investment funds / Monthly Funds Savings Plan / transactions made via "Smart Invest"); OR
 - Equity Linked Investment Products; OR
 - Buying Hong Kong stocks, A shares and US stocks (excluding Monthly Stocks Savings Plan and IPO subscriptions).

<i>Private Wealth / Wealth Management</i> account opening / upgrading month	Transaction Time of Eligible Products ("Designated Trading Period")
July 2026	October 2026 to November 2026
August 2026	November 2026 to December 2026
September 2026	December 2026 to January 2027
Designated Aggregate Amount of Eligible Transactions (HKD equivalent)	Free Spending Credit
HK\$1,000,000 or above	HK\$2,000
HK\$500,000 - below HK\$1,000,000	HK\$500

Remarks: Wealth Product Reward is not applicable to joint-name accounts. Eligible Transactions are determined by the transaction date and / or filled order completion date. For non-Hong Kong dollar denominated fund transactions, the amount of Eligible Transactions will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement.

Integrated Banking Services	Total Relationship Balance Growth Amount Comparing the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of June 2026	Total Relationship Balance Growth Reward		Securities Offer
		New Customers	Upgraded Customers	
	HK\$20,000,000 or above	HK\$23,888	HK\$15,000	Deposit HK Stocks or A Shares to enjoy up to HK\$10,000 cash reward ^(6e) Successfully open a new securities account to enjoy the first 6 months of unlimited \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee for buying or selling HK stocks, A shares and US stocks ^{(6b),(6c)} Enjoy year-round \$0 transaction fee for Monthly Stocks Savings Plan ^(6f) , earn gift points by making payments with BOC credit card ^(6g)
	HK\$15,000,000 or above	HK\$8,000		
	HK\$8,000,000 or above		HK\$8,000	
	HK\$6,000,000 – Below HK\$8,000,000	N/A	HK\$5,000	
	HK\$5,000,000 – Below HK\$8,000,000	HK\$3,200		
	HK\$3,000,000 – Below HK\$5,000,000	HK\$1,200		
	HK\$1,000,000 – Below HK\$3,000,000	HK\$700		
	HK\$500,000 – Below HK\$1,000,000	HK\$300		
	HK\$200,000 – Below HK\$500,000	HK\$150		

Promotion Period: from 14 July 2026 to 30 September 2026 (both days inclusive).



Open the *i-Free Banking* (for ages 11–17) between 1 July 2026 and 30 September 2026, to participate in our **FamilyMAX Gen Alpha Lucky Draw and win the “Back-to-school Ready Set”**, including: Samsung Galaxy Tab S11 12GB/256GB WIFI, Samsung Galaxy Tab S11 Bookcover Keyboard Slim, Samsung Galaxy Watch 8 40MM, Samsung Galaxy Buds 4 Pro AI Bluetooth Headset, total value exceeding HK\$11,000!

FamilyMAX Mission Rewards

From 1 July 2026 to 30 September 2026, customers who complete each of the following tasks will receive a HK\$100 reward, with a total rewards of up to **HK\$300**[^]!

- Newly open a Family Securities Account
- Successfully apply for any supplementary BOC Credit Card for children aged 16 or above
- Successfully apply for a supplementary BOC Mastercard® Debit Card for their children aged 11 or above.

[^] Each customer is eligible to receive the reward only once per task, and the reward is available to the first 500 customers who complete the task. Terms and conditions apply.

“Legacy of Love”

From 14 July 2026 to 30 September 2026, register a family relationship with your adult child who is also a Bank of China (Hong Kong) customer, you could enjoy **HK\$100 Cash Reward**^{*}.

^{*} Reward applies to the first 300 *Private Wealth or Wealth Management* customers who register a family relationship with their child (aged 18 or above) who is also a BOCHK customer.

Family Rewards

1. Transfer in investment funds **up to HK\$12,000 cash rewards**¹
2. **Selected Life Insurance plans – first year premium discount offer up to 30%**^{2a,2b}. FamilyMAX customers who complete “Financial Needs Analysis”^{2b} at BOCHK branches may get a chance to receive a HK\$300 BoC Pay+ supermarket e-Coupon.
3. Enrolment of designated Home and Domestic Helper Insurance via online channel - **30% premium discount**³ (Promo code: FMX26)
4. BOC Mastercard® Debit Card – up to **1% unlimited spending cash rebate**⁴, enrolment of designated Travel or Overseas Study Insurance via online channel to enjoy 35% premium discount³ (Promo code: DEBIT)
5. BOC Cheers Card – **up to HK\$1,600 Cash Rebate**⁵
6. Activate the “Live Young Rewards App” as a new member – get the chance to receive the **DECATHLON HK\$49 E-gift Card**⁶
7. Learn at Ease - BOC Express Cash Instalment Loan Interest-free Offer⁷: Full Interest **Rebate**, Early Settlement Fee **Waiver**, **Low** annual handling fee as low as **2%** (Input Ref code: F2)

Remarks (applicable to FamilyMax Rewards only):

¹ Customers are entitled to enjoy a HK\$400 reward for every HK\$200,000 (or equivalent) transfer-in of Investment fund. The maximum value of the transfer-in reward is HK\$12,000.

^{2a} Selected Life Insurance Plans are underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) or China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”) (collectively referred to as “Life Insurance Companies”). The premium discount offer may vary among products and Life Insurance Companies and is subject to the relevant terms and conditions. The Policy Owner is subject to the credit risk of BOC Life or 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 (excluding the right to execute during cooling off period).

^{2b} The customer is required to conduct a “Financial Needs Analysis” and select an appropriate life insurance product based on their financial and 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 its 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.

³ The relevant Travel, Home Insurance, Domestic Helper Insurance and GoStudy Insurance are underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”). For details, please refer to the Terms and Conditions. Please visit the BOCHK website > Insurance, to learn more product information and policy terms.

⁴ Private Wealth customers can enjoy 1% unlimited cash rebate on eligible spending, while Wealth Management customers can enjoy 0.8% unlimited cash rebate on RMB eligible spending and 0.5% unlimited cash rebate on other currencies’ eligible spending.

⁵ Customers who successfully apply for the BOC Cheers Card can enjoy up to 300,000 Points as a Welcome Offer (at the ratio of 250 points to HK\$1), equivalent to HK\$1,200. Customers who successfully apply for a BOC Cheers Card Supplementary Card and make at least one transaction within one month after card issuance will be entitled up to 100,000 Points (at the ratio of 250 points to HK\$1), equivalent to HK\$400. For details, please refer to the Terms and Conditions.

⁶ Customers must successfully register as a new member of the “Live Young” Rewards Programme (“Live Young”) using {FamilyMAX} as the promo code, then download and activate the “Live Young Rewards App” during the promotion period. This is subject to the Activating the “Live Young Rewards App” as a New Member Terms and Conditions.

⁷ Calculated at monthly flat rate of 0.0001%, eligible customers can enjoy interest rebate on total interest of the loan. (Cash rebate will be provided on specified date and manner) Handling fee as low as 2% p.a. is charged, with APR as low as 3.81%. Eligible customers can enjoy early settlement fee waiver, which is 2% of the approved loan amount. (Cash rebate will be provided on specified date and manner).

Unless otherwise specified, promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive).

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

For offers and details of FamilyMAX, please visit https://www.bochk.com/dam/wm/family-wealth-management_en.html.

Welcome Smart Savings Deposit Offer^(3a)

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

HKD:

Deposit Balance (HK\$)	Interest Rate (p.a.)	Example
Below 500,000	1.8%	 Eligible customers who deposit HK\$2,000,000 on account opening day and maintain it for the first 100 days can earn about HK\$12,055 in interest.
500,000 or above to below 2,000,000	2.0%	
2,000,000 or above	2.2%	

USD:

Deposit Balance (US\$)	Interest Rate (p.a.)	Example
Below 120,000	2.7%	 Eligible customers who deposit US\$380,000 on account opening day and maintain it for the first 100 days can earn about US\$3,378 in interest.
120,000 or above to below 380,000	2.9%	
380,000 or above	3.2%	

Note: The Offer is only applicable to HKD / USD deposit of single-name HKD savings accounts / Foreign Currency savings accounts. Interest is calculated on a daily basis and each account is counted separately.

Preferential RMB and FX Time Deposit Offer^(3b)

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

Preferential time deposit interest rate (p.a.)	AUD	NZD	GBP	CAD	RMB	USD	EUR
7-Day	15%	13.8%	13.8%	13.8%	11.8%	10%	7%
1-Month	3.5%	3.5%	3.5%	3.5%	3.5%	4%	3%

Reminder: Both FX exchange and time deposit placement should be conducted at the same time.

The above offer is limited, on a first-come-first-served basis and available while the quota lasts. The preferential time deposit interest rates in this promotion material are quoted based on the interest rates of time deposits published on 30 June 2026 by the Bank and are for reference only. The actual interest rates will be subject to the quotes by the Bank from time to time.

Credit Card

- New customers who are *Private Wealth* or *Wealth Management* customers and successfully apply for a BOC Cheers Card^(2a) will be entitled to a Welcome Offer of **up to 300,000 Gift Points** (equivalent to **HK\$1,200 Cash Rebate**); other customers will be entitled to a Welcome Offer of **up to 225,000 Gift Points** (equivalent to **HK\$900 Cash Rebate**) (applicable to new customers who fulfil designated spending requirements)^v. New customers who successfully apply for a BOC Cheers Card Supplementary Card^(2a) and make at least 1 transaction within 1 month after card issuance will be entitled to **up to 100,000 Gift Points** (equivalent to **HK\$400 cash rebate**)^v.
- New customers who successfully apply for a BOC Chill Card^(2b) can enjoy a Welcome Offer of a **HK\$500 Cash Rebate** (applicable to new customers who fulfil designated spending requirements)^{vi}.
- New customers who successfully apply for a BOC Go Card^(2c) will be entitled to a Welcome Offer of a **Cash Rebate of up to HK\$800** (applicable to new customers who fulfil designated spending requirements)^{vii}.

Payroll Account

Payroll Mobile Reward⁽⁴⁾

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

Use BOCHK Payroll Account  Complete any two of the designated missions on mobile^{^^}



[^] Payroll Mobile Reward will be credited as BOC Credit Card Free Spending Credit.

^{^^} Complete any two of the following items via the BOCHK Mobile Banking: (1) Register for Payroll Account, (2) New customers open an account via BOCHK Mobile Banking Application ("QR Account Opening" at branches with mobile phones is excluded), (3) Grant IADS consent, authorize to view other banks account, (4) Foreign Currency Exchange, (5) Successfully opened BOC Mastercard® Debit Card and made at least 1 transaction, (6) Buying/Selling Securities, (7) Place Time Deposit, (8) Successfully granted with BOC Express Cash Instalment Loan, (9) Successfully enrolled in "Universal Smart Travel Insurance Plan" or "Greater Bay Area Travel Insurance Plan"

Payroll Account Exclusive Product Offers^{*}

Securities Brokerage Fee Offer	BOC Express Cash Instalment Loan Offer
Buying HK Stocks, A Shares or US Stocks: \$0 brokerage fee and \$0 safe custody fee^{(4c),#}	Annualized Percentage Rate as low as 1.50%^(4d) Payroll Customers applying with reference code "PR" is entitled to an extra HK\$1,000 Cash Rebate Total Cash Rebate up to HK\$21,000^(4d)

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

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

Mortgage and Loan

Mortgage⁽⁹⁾

- Customers are eligible to enjoy a preferential interest rate, cash rebate and extra **HK\$500 Cash Reward**^(9a) upon successful application for a BOCHK mortgage loan via the Home Expert App, and that mortgage being successfully drawn, plus completion of any 4 of the designated products^{xii}.
- Customers who successfully apply for a BOCHK Mortgage Loan, enrol for *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* and apply for a Payroll Account during the promotion period, plus drawdown the mortgage loan (collectively named "Eligible Mortgage Customers") — can enjoy a **up to HK\$1,000 extra Cash Reward** for using the mortgage service^{(9b), xiii}.
- Promotion period: from 1 July 2026 to 30 September 2026 (Loan Drawdown Date: on or before 31 January 2027).

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

Loan^(4d)

Customers could enjoy the following offer during promotion period:

- Annualised Percentage Rate **as low as 1.50%**^{xiv}
- Cash Rebate Offer:
 - New Personal Loan Customers[^] applying for BOC Express Cash Instalment Loan via e-Channels[#] and fulfilling specified criteria can enjoy Double Reward, with Cash Rebate of **up to HK\$20,000**.
 - Private Wealth* customers applying for BOC Express Cash Instalment Loan with reference code "PW" can enjoy extra Cash Rebate of **up to HK\$5,000**.
 - Mortgage/Payroll customers applying for BOC Express Cash Instalment Loan with reference code "PR" can enjoy extra Cash Rebate of **HK\$1,000**.
 - Customers who successfully submit an application for a BOC Express Cash Instalment Loan Balance Transfer and fulfil specified criteria can **enjoy up to HK\$23,888 Cash Rebate**.
 - Promotion period: 1 July 2026 to 30 September 2026 (Loan Drawdown Date: on or before 31 October 2026).

[^] New Personal Loan Customers refer to customers not holding any BOC Express Cash Instalment Loan account as of 30 June 2026. New Personal Loan Customers will be entitled to double reward with up to HK\$20,000 cash rebate. For those who cannot meet the definition of New Personal Loan customers, will be entitled to up to HK\$10,000 cash rebate.

[#] e-Channels include BOCHK website, Internet Banking, Mobile Banking and "BOCHK-Banking" WeChat official account.

Fund

- New investment fund customers[#] can enjoy as low as 0% subscription fee on the first investment fund subscription made via BOCHK Mobile Banking[^], Internet Banking or Branches, and a Fund Subscription Fee Reduction of up to HK\$25,000^(6a).
- During the promotion period, customers can enjoy 0.01% subscription fee offer upon setting up a new Monthly Funds Savings Plan^{##,(6h)} via Internet Banking or branches.
- Customers are entitled to enjoy a HK\$400 reward for every HK\$200,000 (or equivalent) transfer-in of Investment Fund. The maximum value of the transfer-in reward is HK\$12,000⁽⁶ⁱ⁾.
- New customers can enjoy 0% subscription fee and HK\$100 Reward^{*,(6j)} for the first investment fund subscription made via "Smart Invest"^{viii}.
- Promotion period: from 2 July to 30 September 2026 (both dates inclusive).

[^] Not applicable to investment fund transactions made via "Smart Invest".

[#] New investment fund customers refer to personal customers of BOCHK i) who did not have any investment fund holdings and transactions between 1 July 2025 to 30 June 2026, or ii) who open their Fund accounts on or after 1 July 2026.

^{##} This offer is only applicable to setting up a new "Monthly Funds Savings Plan" via Internet Banking or branches (except Fidelity Investment Funds), with a maximum monthly contribution amount of HK\$50,000 (or equivalent).

^{*} Eligible customers have to satisfy the conditions of 1) not having completed any subscription transactions through "Smart Invest" from 2 July 2025 to 30 June 2026 and 2) have successfully settled subscription order through "Smart Invest" (no limitation on transaction amount) during the promotion period. The Subscription Fee Offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.

Securities

- Successfully open a new securities account to enjoy the first 6 months of unlimited \$0 brokerage fee, \$0 transaction charge and \$0 safe custody fee for buying or selling HK stocks, A shares and US stocks^{(6b),(6c)}.
- Unlimited **\$0 brokerage fee offer**^(6d) for odd lot selling transactions via the designated trading channel.
- Deposit HK Stocks or A Shares via Central Clearing and Settlement System (CCASS) to enjoy **up to HK\$10,000** cash reward^(6e).
- Enjoy year-round \$0 transaction fee for Monthly Stocks Savings Plan^(6f), earn gift points by making payments with BOC credit card^(6g).

Mobile Account Opening Time Deposit⁽⁵⁾

- During the promotion period, new customers who successfully open accounts via BOCHK Mobile Banking Application*, and place HKD / RMB Time Deposit - "Mobile Account Opening Time Deposit" via BOCHK Mobile Banking with designated promotion codes, can enjoy the following preferential interest rates (p.a.):

HKD

Tenor	Preferential Time Deposit	Maximum Deposit Amount	Designated Promotion Code
1-month	4.8%	HK\$100,000	BBANEWHKD

RMB

Tenor	Preferential Time Deposit	Maximum Deposit Amount	Designated Promotion Code
3-month	1.8%	RMB500,000	BBANEWCNY
6-month	2.0%		

*Not applicable to "QR Account Opening" Service at branches with mobile phones.

Reminder: The above offer is limited, on a first-come-first-served basis and available while the quota lasts. The above annual interest rate of preferential time deposit published on 30 June 2026 is for reference only. Customers may check the latest time deposit rates with BOCHK staff.

- Newly registered and existing customers who upgrade from BoC Pay to BoC Pay+ can enjoy **HK\$50 Reward¹**
- BoC Pay+ customers can enjoy 12% Gift Points Reward to offset spending on 8th, 18th or 28th from July to September 2026.

	Standard Reward	12% Gift Points Reward ²
Conversion Rate	250 Points = HK\$1	220 Points = HK\$1 (12% off)

Remarks (only applicable to BoC Pay+ Rewards):

- ¹ The Welcome Rewards and Upgrade Rewards promotion period is from 1 July to 30 September 2026. Terms and conditions apply. Please visit BoC Pay+ relevant landing page for details.
- ² Terms and conditions apply. Up to 12% off or 11,000 Gift Points to offset HK\$50 on spending per transaction.

Private Wealth Referral Program⁽¹¹⁾

During the promotion period, enjoy **up to HK\$10,000 Cash Reward** every time you successfully refer a family or friend to join *Private Wealth*.

Referee Requirements	Cash Reward
Newly take up* / upgrade[^] to <i>Private Wealth</i> service	HK\$3,888 (Total cash reward of HK\$10,000 for 2 referrals**)
- Newly take up* / upgrade[^] to <i>Private Wealth</i> service; and - Children / grandchildren of the Referrer[#]	HK\$10,000

[#] Including *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking Service* or *Private Banking Service* of BOCHK.

* Achieve the Total Relationship Balance of HK\$8,000,000 or aboveⁱⁱⁱ in the next month after the successful *Private Wealth* account opening, and maintain it for the subsequent 3 months after the successful account opening month^{iv}.

[^] Achieve a Total Relationship Balance of HK\$8,000,000 or aboveⁱⁱⁱ and a Total Relationship Balance growth amount of HK\$3,000,000 or above in the next month after successful *Private Wealth* account upgrade, and maintain it for the subsequent 3 months after the successful account upgrade month^{iv}.

** The referral rewards of each subsequent referral of family or friend will be calculated as HK\$5,000 Cash Reward each.

- Promotion Period: from 14 July 2026 to 30 September 2026 (both days inclusive).

Other Offers

Foreign Currency Exchange

- Conduct foreign exchange transactions via Mobile Banking to enjoy up to **HK\$2,388** rewards^{(7), ix}.
- Integrated Banking Services customers who conduct designated foreign exchange transactions can enjoy **up to 60 pips** exchange discount^x.

Protection

Life Insurance

- Enjoy a discount of up to 30% off your first year premium^{(8a), (8b), xi} when you enrol in designated life insurance plans; please contact BOCHK branch staff for details.
- Promotion period: from 1 July 2026 to 30 September 2026 (both dates inclusive).

For details, please contact BOCHK branch staff or visit https://www.bochk.com/dam/document/TnC/INS/INS_tnc_en.pdf.

BOCHK is the appointed agency of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") (collectively called: "Insurance Companies") for distribution of life insurance products. The life insurance products are products of Insurance Companies but not BOCHK.

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

Notes: The Policy Owner is subject to the credit risk of Insurance Companies. If the Policy Owner discontinues and / or surrenders the designated plans in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.

Financial Needs Analysis Offer^(8c)

- During the promotion period, customers who complete the "Financial Needs Analysis" may get the chance to receive a HK\$400 BoC Pay+ supermarket e-Coupon. (A limited quota of offers is available, on a first-come-first-served basis).
- Promotion Period: from 1 July 2026 to 30 September 2026 (both dates inclusive).

Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager or visit https://www.bochk.com/dam/document/TnC/INS/fna_tnc_en.pdf.

General Insurance

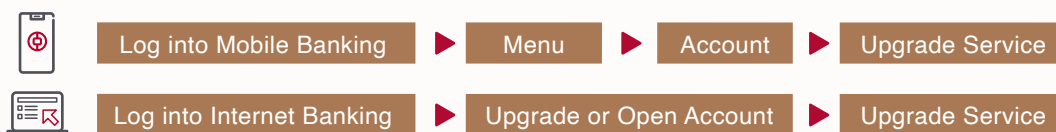
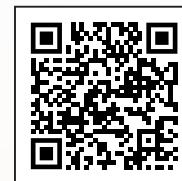
- Customers may enjoy up to 30% premium discount and a HK\$150 shopping voucher (limited quota, first-come-first-served) upon successful enrolment in the Universal Smart Travel Insurance Plan via designated online channels^(8d).
- Customers may enjoy up to 25% premium discount and a HK\$100 BoC Pay+ e-Coupon upon successful enrolment in the Smart Domestic Helper Insurance Plan via BOCHK Mobile Banking^(8e).
- Promotion period: from 10 June 2026 to 8 December 2026 (both dates inclusive).

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

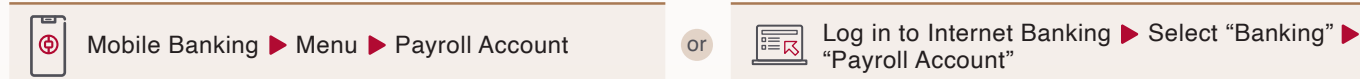
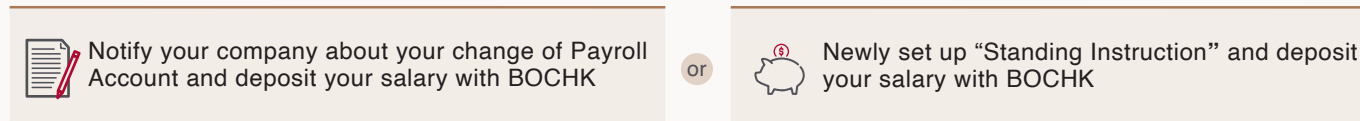
Terms and conditions apply to abovementioned promotion offer and insurance plans. Please note the relevant product risks.

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

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

Act Now!Promotion Hotline (852) 3669 3911 | www.bochk.com**Set up and upgrade your Integrated Banking Services any time!****BOCHK Mobile
Banking Account
Opening Details**

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

Register for Payroll Account Promotion**Switch Payroll Account or set up Standing Instruction**

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

Reminder: To borrow or not to borrow? Borrow only if you can repay!**Investment and FX/RMB trading involves risks and buy-sell spread.**

SVF License No.: SVFB072

The above products, services and offers are subject to Terms and Conditions. Please scan the below QR code to download and save a backup of the Terms and Conditions for reference. You may also download and save the terms and conditions within 30 days after the end date of the promotion period.

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

Remarks:

- i. Unless otherwise specified, promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("the Promotion Period").
- ii. Customers who have not taken up or cancelled the Bank of China (Hong Kong) Limited ("BOCHK") *Private Wealth* or *Wealth Management* or *Enrich Banking* or *i-Free Banking* service ("Integrated Banking Services") in between 1 January 2026 and 13 July 2026.
- iii. Customers are required to achieve the designated Total Relationship Balance Growth, i.e. comparing the next month's Total Relationship Balance after the successful account opening or upgrading month with their Total Relationship Balance of June 2026.
- iv. Customers are required to maintain the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.
- v. BOC Cheers Card's Welcome Offer is only applicable to main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before the date of application. A Welcome Offer of up to 300,000 Gift Points is applicable to *Private Wealth* and *Wealth Management* customers, while a Welcome Offer of up to 225,000 Gift Points is applicable to other customers. At a ratio of 250 Gift Points to a HK\$1 Cash Rebate, 300,000 Gift Points can be converted to a HK\$1,200 Cash Rebate and 225,000 Gift Points can be converted to a HK\$900 Cash Rebate. The BOC Cheers Card Supplementary Card Offer of up to 100,000 Gift Points is applicable to new customers who successfully apply for a BOC Cheers Card Supplementary Card and make at least 1 transaction within 1 month after card issuance. At a ratio of 250 Gift Points to a HK\$1 Cash Rebate, 100,000 Gift Points can be converted to a HK\$400 Cash Rebate. The promotional offers are subject to Terms and Conditions; please refer to BOC Cheers Card website www.bochk.com/s/a/cheerscard_e or other relevant promotional materials for details.
- vi. BOC Chill Card's New Customer's Welcome Offer HK\$500 Cash Rebate is only applicable to new main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before the date of application. The promotional offers are subject to Terms and Conditions; please refer to www.bochk.com/s/a/chill_en or other relevant promotional materials for details.
- vii. BOC Go Card's Welcome Offer of up to HK\$800 Cash Rebate is only applicable to main card applicants who fulfil designated spending requirements, and who have not cancelled any BOC credit card or been cardholders in the 12 months before the date of application. The promotional offers are subject to Terms and Conditions; please refer to BOC Go Card website www.bochk.com/s/a/gocard_e or other relevant promotional materials for details.
- viii. For "Smart Invest" details, please enter www.bochk.com (path: Investment > Fund > Click "Exploring "Smart Invest") to learn about financial fitness and enjoy rewards or enter the link https://www.bochk.com/dam/investment/funds/smartinvest_e.html.
- ix. Eligible Customers who have conducted foreign exchange transactions through the HKD / Multi-Currency / RMB account in a sole name via BOCHK Mobile Banking during the Promotion Period will be entitled to up to HK\$2,388 in rewards.

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

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

- xi. First Year Premium Discount is subject to Terms and Conditions. Selected Life Insurance Plans are underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") (collectively called: "Insurance Companies"). Premium discount offer may vary among products, of Insurance Companies and subject to related terms and conditions. Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.
- xii. Mortgage promotion designated transactions include: register for "Payroll Account", download or upgrade to BoC Pay+ and holding Pay+ Wallet or Pay+ Wallet (Lite), enrol for *Wealth Management / Enrich Banking* service, conduct a Foreign Exchange transaction, complete a buy / sell transaction of HK Stocks, A Shares or US Stocks or a buy / sell odd lot transaction (exclude Monthly Stocks Savings Plan or IPO subscription) via single-name or joint-name securities account (include securities margin account and family securities account) maintained with BOCHK, enrol in Home Insurance / Fire Insurance which is eligible for mortgage customers, apply for BOCHK Credit Card / Mastercard® Debit Card or login to BOCHK Mobile Banking successfully.
- xiii. The offer is only applicable to *Private Wealth / Wealth Management / Enrich Banking / i-Free Banking* customers who successfully drawdown the mortgage loan on or before 31 January 2027; the records in the BOCHK system shall prevail. Eligible Mortgage Customers must provide the designated promotion code to BOCHK staff when applying for the mortgage services in order to register for the Mortgage Offer. Regarding the registration records of the BOCHK Mortgage Offer, the records in the BOCHK system shall prevail.
- xiv. The quoted interest rate is calculated based on a loan amount of HK\$3,000,000 or above and, with repayment tenor of 12 months and monthly flat rate of 0.0674%. The Annualized Percentage Rate ("APR") is 1.50%, without handling fee. (The abovementioned APR does not include cash rebate.) The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. For loan and offer details, rates, handling fee, APR, Terms and Conditions, please refer to BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan / BOC Express Cash Instalment Loan Balance Transfer for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

Terms and Conditions of the promotion offers



For relevant details, please scan the QR codes.

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