中國銀行(香港)
BANK OF CHINA (HONG KONG)

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 14 July 2026 to 30 September 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* 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 during 1 January 2026 and 13 July 2026. In addition, customers must also fulfil all the requirements below:

i. As of 30 September 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 June 2026), **<u>and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month.</u>**

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 June 2026)	**Corresponding BOC Credit Card Spending Credit ("Free Spending Credit")**
Private Wealth	HK$20,000,000 or above	HK$23,888
	HK$8,000,000 – Below HK$20,000,000	HK$8,000
Wealth Management	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
Enrich Banking	HK$500,000 – Below HK$1,000,000	HK$300
	HK$200,000 – Below HK$500,000	HK$150

B. Upgraded Customers

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 June 2026)	**Corresponding BOC Credit Card Spending Credit ("Free Spending Credit")**
Private Wealth	HK$15,000,000 or above	HK$15,000
	HK$8,000,000 – Below HK$15,000,000	HK$8,000
	HK$6,000,000 – Below HK$8,000,000	HK$5,000
Wealth Management	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
Enrich Banking	HK$500,000 – Below HK$1,000,000	HK$300
	HK$200,000 – Below HK$500,000	HK$150

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[1] (including Securities[2], 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[3] , outstanding balance of other loans[4] and the vested balance of the Mandatory Provident Funds ("MPFs")[5]; and

(ii) Mortgage payments[6], outstanding balance and un-post installment balance under the BOC Credit Card[7] and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"[8].

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.

[1] 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.

[2] 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).

[3] 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.

[4] 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.

[5] Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

[6] (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.

[7] BOC Credit Cards refer to the credit cards issued by Card Company.

[8] 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**
July 2026	August 2026	October 2026	April 2027
August 2026	September 2026	November 2026	
September 2026	October 2026	December 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; 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.** In addition, customers must also fulfil all the requirements in 1.4c and 1.4d below (“Eligible Customers”).

b. The promotion period is from 14 July 2026 to 30 September 2026 (both dates inclusive).

c. Eligible Customers must conduct below transactions with aggregate amount ("Eligible Transactions") in the designated trading period as stated below:
   i. 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
   ii. Equity Linked Investment Products; OR
   iii. Third Party Structured Note linked to Equity*; OR
   iv. 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
   v. 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.

Private Wealth / Wealth Management account opening / upgrading month	Transaction Time of Eligible Products ("Designated Trading Period")	Fulfilment Month
July 2026	From October 2026 to November 2026	April 2027
August 2026	From November 2026 to December 2026	
September 2026	From December 2026 to January 2027	

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$2,000
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 April 2027, 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; customers must also fulfil all the requirements in 1.4c and 1.4d.

1.5 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 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.

1.6 *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**
Private Wealth	HK$8,000,000 or above
Wealth Management	HK$1,000,000 or above
Enrich Banking	HK$200,000 or above
i-Free Banking	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. **<u>Allocation of Integrated Banking Services status:</u>**

   i. **<u>BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.</u>**

   ii. **<u>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.</u>**

   iii. **<u>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.</u>**

   iv. **<u>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.</u>**

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 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 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 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 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 July 2026 to 30 September 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 July 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	1.8%
500,000 or above to below 2,000,000	2.0%
2,000,000 or above	2.2%

USD:

Deposits Balance (US$)	Interest Rate (p.a.)
Below 120,000	2.7%
120,000 or above to below 380,000	2.9%
380,000 or above	3.2%

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 July 2026 until 30 September 2026, both dates inclusive ("Preferential RMB and FX and Time Deposit Offer Promotion Period"). Terms and conditions apply, for details, please refer to promotion materials or visit BOCHK website (Home > Deposits > Time Deposit Offer > Preferential RMB & FX Time Deposit Offer) for the latest information and terms and conditions, or contact staff of BOCHK.

(4) Payroll Account Terms and Conditions

4a. Payroll Account Reward

a. The promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive) ("Payroll Promotion Period"). Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website www.bochk.com (Home > Deposits > Payroll Account) or https://www.bochk.com/dam/deposits/payroll/Generic/Gen_e.html for the latest information and terms and conditions, or contact staff of BOCHK.

4b. Payroll Mobile Reward

The promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive) ("Payroll Mobile Reward Promotion Period"). Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website www.bochk.com (Home > Deposits > Payroll Account) or https://www.bochk.com/dam/deposits/payroll/Generic/Gen_e.html for the latest information and terms and conditions, or contact staff of BOCHK.

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”). Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website www.bochk.com (Home > Deposits > Payroll Account) or https://www.bochk.com/dam/deposits/payroll/Generic/Gen_e.html for the latest information and terms and conditions, or contact staff of BOCHK.

4d. Terms and Conditions for BOC Express Cash Instalment 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:

The promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive) (“Payroll Mobile Reward Promotion Period”). Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > Deposits > Payroll Account) or https://www.bochk.com/dam/deposits/payroll/Generic/Gen_e.html for the latest information and terms and conditions, or contact staff of BOCHK.

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

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > More > Mobile Account Opening) or https://www.bochk.com/dam/more/td/bba/boc_popup_e.html, or contact staff of BOCHK.

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

6a. 0% Subscription Fee for new Fund customers

Promotion period is 2 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please visit https://www.bochk.com/s/f/ntp1, or contact staff of BOCHK.

6b. 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

Promotion period is from 1 July 2026 until 31 December 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > Investment > Securities) or https://www.bochk.com/dam/investment/securities/newsec/media/tnc_e.pdf, or contact staff of BOCHK.

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

Promotion period is from 1 July 2026 until 31 December 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > Investment > Securities) or https://www.bochk.com/dam/investment/securities/newsec/media/tnc_e.pdf, or contact staff of BOCHK.

6d. $0 brokerage fee offer for selling odd lots via designated trading channel

Promotion period is from 1 July 2026 until 31 December 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > Investment > Securities) or https://www.bochk.com/dam/investment/securities/newsec/media/tnc_e.pdf, or contact staff of BOCHK.

6e. Deposit Securities offer

Promotion period is from 1 July 2026 until 31 December 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > Investment > Securities) or https://www.bochk.com/dam/investment/securities/newsec/media/tnc_e.pdf, or contact staff of BOCHK.

6f. $0 transaction fee for Monthly Stocks Savings Plan

Promotion period is from 1 January 2026 until 31 December 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please refer to promotion materials or visit BOCHK website (Home > Investment > Securities) or https://www.bochk.com/dam/investment/securities/newsec/media/tnc_e.pdf, or contact staff of BOCHK.

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

Promotion period is from 1 January 2026 until 31 December 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please visit BOCHK website (Home > Investment > Securities) or https://www.bochk.com/dam/investment/securities/newsec/media/tnc_e.pdf, or contact staff of BOCHK.

6h. Monthly Funds Savings Plan 0.01% Subscription fee offer

Promotion period is from 2 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please visit https://www.bochk.com/s/f/msp1, or contact staff of BOCHK.

6i. Investment Funds Transfer-In Reward

Promotion period is from 2 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please visit https://www.bochk.com/s/f/fund1, or contact staff of BOCHK.

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

Promotion period is from 2 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Investment involves risks. Terms and conditions apply, for more details, please visit BOCHK website (Home > Investment > Fund) or https://www.bochk.com/dam/investment/fund/smartinvest_e.html, or contact staff of BOCHK.

(7) Foreign Exchange

Terms of Up to HK$2,388 Rewards for Foreign Exchange via Mobile Banking

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Terms and conditions apply, for more details, please visit BOCHK website (Home > Investment > Foreign Exchange) or https://www.bochk.com/dam/more/fx/popup2/boc_20210102_fx100_popup_tnc_e.pdf, or contact staff of BOCHK.

(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

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)(“Promotion Period”). Terms and conditions apply, for more details, please visit https://www.bochk.com/dam/document/TnC/INS/INS_tnc_en.pdf, or contact staff of BOCHK.

8b. Terms and Conditions of BOCL Life Insurance Offer

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)(“Promotion Period”). Terms and conditions apply, for more details, please visit https://www.bochk.com/dam/document/TnC/INS/INS_tnc_en.pdf, or contact staff of BOCHK.

8c. Terms and Conditions of the “Financial Needs Analysis” Offer

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)(“Promotion Period”). Terms and conditions apply, for more details, please visit https://www.bochk.com/dam/document/TnC/INS/fna_tnc_en.pdf, or contact staff of BOCHK.

8d. Terms & Conditions of Universal Smart Travel Insurance Plan Promotion

Promotion period is from 10 June 2026 to 8 December 2026 (both dates inclusive) (“Promotion Period”). Terms and conditions apply, for more details and latest information, please visit BOCHK website (Home > Insurance > Travel and Leisure > Universal Smart Travel Insurance Plan) or www.bochk.com/s/a/GI_e, or contact staff of BOCHK.

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

Promotion period is from 10 June 2026 to 8 December 2026 (both dates inclusive) (“Promotion Period”). Terms and conditions apply, for more details and latest information, please visit BOCHK website (Home > Insurance > Family Protection > Smart Domestic Helper Insurance Plan) or www.bochk.com/s/a/GI_e, or contact staff of BOCHK.

(9) Mortgage Services

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

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)(“Promotion Period”). Terms and conditions apply, for more details, please visit BOCHK website (Home > Mortgage > Promotions > Exclusive Privileges) or https://www.bochk.com/dam/mortgage/tandc_e01b.pdf, or contact staff of BOCHK.

9b. Extra up to HK$1,000 "Mortgage Service" Offer [General Customers]

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Terms and conditions apply, for more details, please visit BOCHK website (Home > Mortgage > Promotions > Exclusive Privileges) or https://www.bochk.com/dam/mortgage/tandc_e01b.pdf, or contact staff of BOCHK.

(10) FamilyMAX Rewards Terms and Conditions

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Terms and conditions apply, for more details, please visit BOCHK website (Home > *Wealth Management* > FamilyMAX) or https://www.bochk.com/dam/wm/FWrewards_TnC_EN_26Q3.pdf, or contact staff of BOCHK.

(11) *Private Wealth* Referral Program

Promotion period is from 14 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Terms and conditions apply, for more details, please visit BOCHK website (Home > Private Wealth > Explore Welcome Offers > Referral) or www.bochk.com/s/w/PWMGM_EN, or contact staff of BOCHK.

(12) BoC Pay+

Promotion period is from 1 July 2026 until 30 September 2026 (both dates inclusive)("Promotion Period"). Terms and conditions apply, for more details, please visit BOCHK website (Home > More > BOC Pay+) or https://www.bochk.com/dam/boccreditcard/bocpay_inapp_materials/assorted_page/bottomtnc_en.pdf, or contact staff of BOCHK.

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. Before using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer shall read and understand the content of disclaimers and relevant terms and conditions.
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. 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. 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 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 PickAStock 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 underling(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 BOCHK 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 BOCHK 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.

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.

Any application of the insurance product should be based on your needs and affordability.

The calculation of tax deductible item is subject to the Inland Revenue Department. Please refer to websites of the Insurance Authority and the Inland Revenue Department. Certification by the Insurance Authority does not imply official recommendation.

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 then, 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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