

智 友 理 財  
ENRICH  
Service Guide



中國銀行(香港)  
BANK OF CHINA (HONG KONG)

## ***Enrich Banking* Power up your wealth**

Thank you for using *Enrich Banking*. Enjoy the exclusive personalised services.

Your life is full of opportunities and excitement. So when it comes to banking, you would prefer a solution that can keep pace with your lifestyle.

*Enrich Banking* is designed to complement your lifestyle and preference, providing you with 24-hour banking services. Through our sizable team of professionals, diversified service channels, personalised e-services and fabulous privileges, you can accumulate wealth and realise your financial goals with ease.

***Enrich Banking* not only provides you with comprehensive banking products and services to help you accumulate wealth, but also brings you a brand-new banking experience where you can manage your finances anytime and anywhere.**

**1. Enriched services Facilitate financial management**

- 1.1 Online Chat service
- 1.2 Internet and Mobile Banking
- 1.3 Mobile App
- 1.4 Priority counter service

**2. Enhanced platform Provides personalised services**

- 2.1 e-Alert service
- 2.2 e-Subscription service

**3. Engaged team Goes the extra mile for your needs**

- 3.1 Professional financial services team
- 3.2 24-hour exclusive *Enrich Banking* Hotline

**4. Enjoyable privileges Bring you greater exclusivity**

- 4.1 *Enrich Banking* World MasterCard
- 4.2 Products and offers
- 4.3 Exclusive customer events

**5. *Enrich Banking* Service – “Total Relationship Balance” Requirement**



## 1. Enriched services Facilitate financial management

*Enrich Banking* offers round-the-clock services via diversified banking channels, allowing you to manage your personal finances and grasp every opportunity to grow wealth.

### 1.1 Want to enjoy flexible support without the limitations of time and location?

#### Online Chat service

- The first-ever bank in Hong Kong to provide a 7x24 Online Chat service which enables you to make product enquiries via the interactive chat platform of our Internet Banking. One of our customer service representatives will give you immediate online assistance.

### 1.2 Want to manage your personal accounts and transactions in an easier and more flexible way?

#### Internet Banking and Mobile Banking

- With our Internet Banking and Mobile Banking services, you can quickly and securely access your accounts and conduct transactions anytime and anywhere.
- You can enjoy preferential handling fees for designated banking services.

### 1.3 Want to obtain up-to-date information for making wise financial decisions?

#### Mobile App

- Simply search for “BOCHK” at the App Store or Google Play, and you can download the BOCHK Mobile App. With this Mobile App, you can manage your finances on the go and gain easy access to the latest market information, such as stock information, exchange rates, precious metal trading prices, as well as ATM and branch information and promotion offers.
- If you plan to travel, you can pre-order foreign currency via our Mobile App and collect the banknotes at your selected branch. What’s more, you can apply for Universal Travel Insurance (Single Travel Plan)<sup>1</sup> via the Mobile App and enjoy a truly worry-free journey.

### 1.4 Want to enjoy over-the-counter services but worry about the long waiting time?

#### Priority counter service

- *Enrich Banking* priority counters are available at designated branches, allowing you to enjoy faster counter services.

Remarks:

1 The enrollment of Universal Travel Insurance (Single Travel Plan) via the Mobile App only accepts credit card payment.

# Enriched services<sup>1</sup>

## 2. Enhanced platform Provides personalised services

Our e-platform is customised to meet your needs, enabling you to receive service notifications and market information of your choice.

### 2.1 Want to receive bank notifications for hassle-free financial management?

#### e-Alert service<sup>2</sup>

- You can receive customised e-Alerts through e-mail or SMS regarding payroll dates, time deposit maturity dates and other important notifications.
- Even if you are away for meetings, you can still receive e-Alerts notifying you about stock prices, information about IPO and currency exchange, etc. so that you can manage your financial decisions with complete peace of mind.

### 2.2 Want to monitor the financial market closely so you don't miss out any opportunities?

#### e-Subscription service<sup>2</sup>

- You can opt to receive regular financial information and analysis based on your financial needs, which covers securities, foreign exchange and funds, to stay on top of the investment market trend.

Remark:

2 Please login to BOCHK's Internet Banking for details of e-Alert service and e-Subscription service.

### 3. Engaged team Goes the extra mile for your needs

Our professionals are always at your service, providing you with reliable support and viable solutions, to help you achieve your financial goals.

#### 3.1 Want to have a professional team to achieve your financial goals?

##### Professional financial services team

- Our mortgage experts at over 190 branches can provide you with comprehensive information about property purchase. You can also make an appointment for a mortgage application through the mortgage hotline to make it easy for you to purchase property.
- Our experienced financial planning managers offer fully-fledged solutions to provide comprehensive protection for you and your family, helping you plan for a stable future.

#### 3.2 Want to enjoy personal service and manage your finances in a hassle-free way?

##### 24-hour exclusive *Enrich Banking Service Hotline*

- Our manned *Enrich Banking Service Hotline* (852) 3988 2988 provides a one-stop service for you to manage your banking and credit card accounts, conduct securities and other investment transactions, apply for general insurance service and make enquiries about other banking services.

## 4. Enjoyable privileges Bring you greater exclusivity

In addition to a wide range of banking products and service offers, we also provide you with exclusive customer events to brighten up your day.

### 4.1 *Enrich Banking World MasterCard*

*Enrich Banking World MasterCard*<sup>3</sup> is offered exclusively to *Enrich Banking* customers. Cardholders can enjoy perpetual annual fee waiver and unsurpassed privileges with the Card:

- **Earn up to 5X Reward Gift Points for local credit card spending in dining and department store**
- **Fabulous worldwide privileges:** You can enjoy an array of fabulous offers from travelling, dining, shopping, lifestyle to entertainment, which are exclusively for you
- **Exclusive MasterCard privileges – The "Priceless Hong Kong":** Offer you exclusively a range of dining, shopping, entertainment and travel privileges
- **5% unlimited rewards for "The MasterCard Traveler Rewards Program":** On top of the 5X Reward Gift Points rewarded from local dining and department stores spending, you can also enroll to "The MasterCard Traveler Rewards Program" for additional 5% rewards with no upper limit

Remarks:

3 For the services and offer details of *Enrich Banking World MasterCard*, please refer to the relevant promotion materials.

Enjoyable  
privileges



## 4.2 Want to enjoy incredible offers and grow your wealth?

### Products and offers

- A broad suite of RMB services are available, including currency exchange, remittance, time deposits, savings, cheques, bank cards, life insurance, fire insurance, securities, funds, bond subscription, secondary market bond trading, structured investment and investment deposits. Standing instructions can also be pre-set to exchange HKD for RMB through our *Exchange Express* service.
- Preferential time deposit interest rates.
- Currency exchange offer<sup>4</sup> and standing exchange instructions can be pre-set via Internet Banking to exchange currency at a specific period or exchange rate.
- Diversified insurance products provide full coverage to protect you and your family at different stages of life.
- Preferential brokerage fees for taking up the services of securities trading, securities margin trading, monthly securities investment plan, IPO (includes financing service) and share financing via automated service channels, such as Internet Banking, Automated Stock Trading Hotline or Mobile Banking.
- Subscription fee discount for subscribing funds via Internet Banking or branches<sup>5</sup>.
- The monthly contribution of the Monthly Stocks Savings Plan and the Monthly Funds Savings Plan can be as low as HK\$1,000. If you settle your monthly contribution by a BOC Credit Card, you can earn credit card bonus points.

#### Remarks:

4 This offer is not applicable to the exchange of foreign currency banknotes.

5 The offer is not applicable to the funds which are entitled with subscription fee waiver or the funds transferred within the same fund house and/or subscribed via Monthly Funds Savings Plan. The offer is subject to relevant terms, please contact the staff of Bank of China (Hong Kong) Limited (the "Bank") for details.

Enjoyable  
privileges<sup>5</sup>





- “All-You-Want” Mortgage Scheme, a comprehensive financial solution that brings mortgage and current accounts under one roof, enables you to save on your mortgage interest expenses and shorten the repayment tenor by adjusting your monthly repayments to suit your needs. You can also choose your mortgage account as your payroll account, so you can save mortgage interest expenses immediately on pay day.
- Auto-Sweeping Service<sup>6</sup> provides you with protection of cheque issuance, when the available balance of your current account is not sufficient to settle the cheque amount, funds will be transferred from your savings account automatically to avoid bounced cheque.

### 4.3 Want to take part in exclusive lifestyle events?

#### Exclusive customer events

- We will invite you to participate in events that are tailored to your lifestyle, enabling you to enjoy the best of life. Please tell us your interests and hobbies under the e-Subscription service menu on our Internet Banking.

Remarks:

6 **Enrich Banking** customers can apply for HKD, USD and RMB Auto-sweeping Service. Auto-Sweeping Service is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any Bank’s working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank from time to time or the maximum limit designated by you. If the total transfer sum exceeds the maximum limit, this Auto-Sweeping Service will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this Auto-Sweeping Service successfully covers the overdraft principal, the overdraft principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank. For details of “Auto-Sweeping Service”, please visit [www.bochk.com/en/enrich/service.html](http://www.bochk.com/en/enrich/service.html) or contact BOCHK’s branch staff.

## 5. **Enrich Banking Service – “Total Relationship Balance” Requirement**

- **Enrich Banking** Customers can continue to enjoy the full range of **Enrich Banking** services by maintaining a "Total Relationship Balance" of HK\$200,000 or above.
- For details of "Total Relationship Balance", please visit [www.bochk.com/en/enrich/service.html](http://www.bochk.com/en/enrich/service.html) or contact the branch staff of BOCHK.

**For enquiries, please call *Enrich Banking Service* Hotline (852) 3988 2988, or visit any of our branches.**

**[www.bochk.com](http://www.bochk.com)**

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

**General Terms:**

- *Enrich Banking Services* is only applicable to personal banking customers.
- The above products, services and offers are subject to relevant terms.
- This Service Guide gives an introduction of the products, services and offers under the service of *Enrich Banking*. For details of the products, services and offers and the relevant terms, please contact the branch staff of Bank of China (Hong Kong) Limited (the "Bank") or visit [www.bochk.com](http://www.bochk.com).
- The above offers cannot be used in conjunction with other privileges that are not stipulated in this Service Guide.
- The Bank is the insurance agent of the above-mentioned insurance services.
- Universal Travel Insurance is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"). BOCG Insurance is authorized and regulated by Office of the Commissioner of Insurance to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China. The plan is governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offers, and amend the relevant terms at any time at its sole discretion without prior notice to customers.
- In case of dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the Chinese and English versions of this Service Guide, the Chinese version shall prevail.

**Risk Disclosure 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 the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

**Risk Disclosure of RMB Investment and RMB Insurance Services:**

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.

RMB policy is subject to exchange rate risk. The exchange rate between RMB and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value / surrender value and other benefits payable under RMB policy will vary with the exchange rate. The exchange rate between RMB and HKD will be the market-based prevailing exchange rate determined by the insurer from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB policy.

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:**

The prices of securities may 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 profits made as a result of buying and selling securities.

**Risk Disclosure 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 financial position and investment objectives.

**Risk Disclosure of Funds Investment:**

Certain mutual funds and unit trusts ("Investment Funds") are structured products involving derivatives. The investment decision is yours but you should not invest in any Investment Fund unless the intermediary who sells such Investment Fund to you has explained to you that such Investment Fund is suitable for you having regard to your financial situation, investment experience and investment objectives.

Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an Investment Fund that is relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant Investment Fund including, in particular, the sections about risks, and ensure that you fully understand the nature and all the risks associated with an investment in the relevant Investment Fund and are willing to assume such risks. You should carefully consider whether the relevant Investment Fund is suitable for you in light of your own relevant circumstances. If in doubt, you should seek independent professional advice.

**Risk Disclosure of Notional Precious Metals Passbook Account:**

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest. Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals. Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

**Risk Disclosure in respect of Precious Metal / FX Margin Trading:**

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

**Risk Disclosure of Structured Investment and Investment Deposit:**

These are structured investment products involving derivatives. 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. These products are not equivalent to time deposit. Structured Deposit is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

**Risk Disclosure of Debt Securities Trading:**

The prices of debt securities fluctuate, sometimes dramatically. The price of a debt 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 debt securities.

**Risk Disclosure / Important Notes:**

This Service Guide does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment product or service. 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 customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment maybe the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, willingness and ability to bear risks, and understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant product offering documents for details. Customers should seek professional advice from an independent financial adviser.

This Service Guide is issued by Bank of China (Hong Kong) Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

