

Wealth Management FamilyMAX Rewards Terms and Conditions

Wealth Management Family Banking Rewards

1. From 1 October to 31 December 2023 (both dates inclusive) (“Family Reward Promotion Period”), customers at the age of 11 to 17 who have newly take up *i-Free Banking* service (“Eligible i-Free Banking Family Reward Customer”) or *Wealth Management* customers who newly open “Kiddie Sky Savings Account” for their children below the age of 11 (“Eligible Kiddie Sky Family Reward Customer”)(collectively called “Eligible Customer”), and deposit designated new fund and maintain the amount until January 31, 2024 are eligible for designated cash reward (“Cash Reward”) :

Deposit new fund (HKD)	Cash Reward (HKD)
10,000 or above	500
3,000 to below 10,000	100

- i. “Eligible Kiddie Sky Family Reward Customer” or father/ mother/ guardian of “Eligible i-Free Banking Family Reward Customer” must maintain the *Wealth Management* service Family Reward Promotion Period (applicable to new, upgrade and existing customers).
 - ii. Eligible Customer must not have taken up/cancelled *i-Free Banking* service or opened/cancelled any Kiddie Sky Savings Account in BOCHK in the past 6 months prior to 1 October 2023.
 - iii. During account opening of “*i-Free Banking* service”, “My Invitation Code” of *Wealth Management* customer must be inputted in “Referrer Invitation Code” field by Bank of China (Hong Kong) Limited (“BOCHK”) branch staff in order to receive the Cash Reward.
 - iv. Cash Reward will be credited to correspondence “Kiddie Sky” or “*i-Free Banking*” account on or before 30 April 2024.
 - v. The status of the “*Wealth Management*”, “Kiddie Sky” or “*i-Free Banking*” account should be valid when Cash Reward is credited by BOCHK. Otherwise this reward will be forfeited and no other reward will be offered as compensation.
2. “Eligible Kiddie Sky Family Reward Customer” or father/ mother/ guardian of “Eligible i-Free Banking Family Reward Customer” who has fulfilled above Cash Reward requirement (a) will be automatically entitled to the Lucky Draw and have a chance to win a **Nintendo Switch (OLED model)** (reference retail price: HKD2,680) (10 winners) (“Prize”) without further registration (“Eligible Lucky Draw Customer”). Customers can be entitled to extra Lucky Draw chance(s) when fulfilled extra designated requirements :

Basic Designated Requirement:	
Fulfilled Cash Reward requirement (a)	Lucky Draw chance x 1
Extra Designated Requirement(s): Customers <u>must fulfilled above Basic Designated Requirement</u> and completed below extra designated requirement(s) within Family Reward Promotion Period to enjoy extra Lucky Draw chances.	
<ul style="list-style-type: none"> ● Successfully open single-name Family Securities Account ● Complete a Financial Needs Analysis (“FNA”)¹ 	Lucky Draw chance x 1 for completion of each

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| ● Activation of "Live Young Rewards App" by New Member ^{1,2} | designated requirement |
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¹Customer must successfully complete FNA at any branches of BOCHK. If the customer completes FNA and considers purchasing any insurance product(s) distributed by BOCHK later, the product(s) will be underwritten by corresponding insurance company(ies) that will be responsible for all content, policy approval, coverage and benefits of the plan(s).

²Customers must use the same email address per BOCHK's record to successfully register as a new member of "Live Young" Rewards Program ("Live Young"), then download and activate the "Live Young Rewards App". Click "Message" through the "Live Young" Facebook page, provide your registered email address and mention "Join the BOCHK FamilyMAX – Switch Lucky Draw" in order to participate in this Lucky Draw. Customer information will be destroyed within 1 month after the end of this promotion and will not be used for other purposes.

*Subject to Terms and Conditions of Activation of "Live Young Rewards App" by New Member below.

- i. The staffs of BOCHK and its subsidiaries are not eligible to participate in this Lucky Draw.
- ii. Regardless the number of lucky draw chances, each Eligible Lucky Draw Customer can win a maximum one prize in this lucky draw.
- iii. The lucky draw will be conducted on or before 29 February 2024 and the lucky draw result will be announced on BOCHK website (www.bochk.com) on or before 31 March 2024. BOCHK will mail the prize collection letter to the corresponding address of the winners according to BOCHK's record on or before 31 March 2024. BOCHK shall not be liable for loss of the prize collection letter under any circumstances and will not reissue or replace any of them. The winner is required to present the prize collection letter at the designated place within the specified period to redeem the prize. Please refer to the prize collection letter for prize collection details.
- iv. The winner should ensure that his / her corresponding address are correct in BOCHK record. If the corresponding address of the winner are invalid, the winner will be considered as disqualified for the lucky draw. The winner who has won the prize will be disqualified if the prize is not collected on or before 31 May 2024. If the qualification is cancelled, BOCHK accepts no liability and will not be liable for any compensation.
- v. BOCHK reserves the right to offer an alternative prize or cash reward as replacement without prior notice.
- vi. The Prize is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
- vii. The winner understands and accept that BOCHK is not the supplier of the prizes. BOCHK shall bear no liability relating to any aspect of the prizes, including but limited to their quality and the services. The prizes may be subject to additional terms and conditions as stipulated by the supplier.

- viii. BOCHK will not accept any liability for the difference between the reference retail price and the actual market price.
 - ix. BOCHK reserves the right to vary, modify and terminate the lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding the lucky draw, the decision of BOCHK shall be final and binding.
 - x. Fraud and abuse will result in forfeiture of the winner's eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit the winner's eligibility to participate in the lucky draw and / or entitlement to the prize.
 - xi. The winner should maintain valid "*Wealth Management*" status at the time of the lucky draw result announcement. Otherwise he / she will be disqualified from the lucky draw prize.
 - xii. BOCHK is not the supplier of the prizes and will not bear any legal responsibility related to the prizes.
3. Each "Eligible Kiddie Sky Family Reward Customer" or "Eligible i-Free Banking Family Reward Customer" can only enjoy Cash Reward once. "Eligible Kiddie Sky Family Reward Customer" or father/ mother/ guardian of "Eligible i-Free Banking Family Reward Customer" can only enjoy the Prize once. Each "Eligible Kiddie Sky Family Reward Customer" or father/ mother/ guardian of "Eligible i-Free Banking Family Reward Customer" can enjoy the reward once only even one possesses one more of each banking service (i.e. Kiddie Sky Savings Account or *i-Free Banking Service*) during Family Reward Promotion Period.
4. **Activation of "Live Young Rewards App" by New Member (the "Promotion"):**
- i. To be eligible for 1 Lucky Draw chance, participants must fulfill all of the following requirements:
 - (i) use the same email address per BOCHK's record to register successfully as a new member of "Live Young" Rewards Program ("Live Young"), then download, activate and successfully complete the data synchronization in the "Live Young Rewards App" during Family Reward Promotion Period, without any dishonest or fraudulent conduct being detected;
 - (ii) click "Message" through the "Live Young" Facebook page (<https://www.facebook.com/LiveYoungApp>), then submit his/her "Registered email address for Live Young Rewards App" and mention "Join the BOCHK FamilyMAX – Switch Lucky Draw" to the inbox of "Live Young" Facebook page.

Participant(s) who fulfill the above-mentioned requirements (i) and (ii) is/are known as "Eligible Customer(s)". In terms of determining whether the above-mentioned requirements have been fulfilled, BOC Group Life Assurance Company Limited ("BOC Life") and/or BOCHK's record shall prevail and the decision of BOC Life and/or BOCHK shall be final.
 - ii. To apply for membership of "Live Young", applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant's real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one membership and the membership is personal to the applicant

- only.
- iii. Each Eligible Customer can only be entitled to one (1) lucky draw chance.
 - iv. After BOC Life's validation, the registered email address from Eligible Customers will be passed to BOCHK to participate the lucky draw. The registered email address will be destroyed within 1 month after the end of the Family Reward Promotion and will not be used for other purposes.
 - v. BOC Life and/or BOCHK reserves the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion.
 - vi. The Terms and Conditions of the Promotion shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
 - vii. "Live Young" Rewards App is provided and managed by ReMark, an Insure Tech company under French reinsurer group SCOR, exclusively for the members of "Live Young" Rewards Program.
 - viii. For information on "Live Young"'s membership, the Rewards App, campaigns, –○ Coin, rewards, terms and conditions, and other details, please refer to "Live Young" Official Site <https://www.boclif.com.hk/en/liveyoung/home.html>.
 - ix. For the Personal Information Collection Statement of "Live Young" Rewards Program, please refer to "Live Young" Official Site <https://www.boclif.com.hk/en/liveyoung/pics.html>

Preferential HKD savings deposits rate of up to 2% p.a

1. The promotion period is from 1 October 2023 to 23 December 2023 (both dates inclusive) ("Promotion Period").
2. To enjoy the Promotion, the customers of BOCHK (the "Eligible Customer") must not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 October 2023:

Account	Requirement
Kiddie Sky Savings Account (below the age of 11)	Successfully open a Kiddie Sky Savings Account ("Eligible Account") with BOCHK <i>Wealth Management</i> Banking service as the principal/ sole account holder during the Promotion Period
<i>i-Free Banking</i> service (starting from the age of 11 to 17)	Successfully open an <i>i-Free Banking</i> service as a sole individual account holder and be aged 11-17 ("Eligible Account") at the time of account opening during the Promotion Period

3. To enjoy the HKD Savings Interest Rate Offer, Eligible Customer must fulfil all the following requirements:

	HKD savings interest rate Counting Period I	HKD savings interest rate Counting Period II	HKD savings interest rate Counting Period III
Eligible Account Opening Date	1 October 2023 – 26 October 2023	27 October – 25 November 2023	26 November 2023 -23 December 2023
HKD Savings Interest Rate Offer Period	1 November 2023 – 30 November 2023	1 December 2023 – 31 December 2023	1 January 2024 – 31 January 2024

4. Eligible Customer can enjoy the HKD savings deposits interest rate for the first Deposits Balance HK\$100,000 in respect of a calendar day (each account is counted separately):
 - For the first Deposits Balance HK\$100,000 : up to 2% p.a. (“HKD Savings Interest Rate Offer”)
5. The offer applies to all single-name HKD Eligible Accounts maintained under each Eligible Customer (not applicable to joint-name accounts). **Interest is calculated separately for each account.**
6. Eligible Customer can enjoy the above offer within Promotion Period. After Promotion Period, BOCHK’s prevailing savings interest rate, announced from time to time, will apply.
7. Interest is calculated with reference to daily balance, while interest will be paid according to BOCHK’s prevailing practice for HKD savings deposits account.
8. **Eligible Customer must maintain a valid HKD savings account with BOCHK at the time when interest under the offer is given, otherwise BOCHK has the right to forfeit the eligibility of the offer without any prior notice.**
9. The savings deposits interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposits interest rates.
10. If the Eligible Customer is 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 Customer at its absolute discretion.
11. Offer is limited and available while quota lasts.

Family Securities Account Rewards

1. ***Wealth Management* customers open new family securities account and complete one designed stock transaction via designated trading channel to enjoy HK\$100 cash reward offer:**
 - Promotion period is from 1 October 2023 until 31 December 2023 (both dates inclusive)(“Promotion Period”).
 - This offer is only applicable to *Wealth Management* personal banking customers who successfully open single-name family securities account (“New Family Securities Account”) during Promotion Period with BOCHK and do not have any single-name family securities account with BOCHK within 6 months preceding the date of New Family Securities Account opening (“Eligible New Family Securities Customers”).
 - Eligible New Family Securities Customers who complete the following designated transaction once (exclude Monthly Stocks Savings Plan and IPO subscription) via Mobile Banking, Internet Banking or Automated Stock Trading Hotline of BOCHK (“Designated trading channel”) through the New Family Securities Account during Promotion Period will be entitled to HK\$100 cash reward (“Cash reward”):
 - One buying or selling HK Stocks or A Shares transaction; or
 - One buying or selling odd lot transaction



- Each Eligible New Family Securities Customer will be entitled to this Cash reward once only.
- Cash reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Family Securities Customers on or before 31 March 2024. Eligible Family Securities Customer should maintain valid New Family Securities Account and Integrated Account Service when the Cash reward is deposited, otherwise the above offer will be forfeited.

2. Family securities account for first 5 securities transactions with HK\$1 brokerage fee offer:

- This offer is only applicable to *Wealth Management* personal banking customers who hold single-name family securities account in BOCHK ("Eligible Family Securities Customers"). Eligible Family Securities Customers whose first 5 transactions for buying and / or selling the securities listed on HKEx and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or the securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") and settled in RMB via Mobile Banking, Internet Banking or Automated Stock Trading Hotline of BOCHK through single-name family securities account during Promotion Period ("Eligible Transaction") are entitled to HK\$1 brokerage fee offer ("Brokerage Fee Reduction").
- Each Eligible Family Securities Customer can enjoy the first 5 Eligible Transactions Brokerage Fee Reduction in Hong Kong stocks or A shares respectively. If Eligible Family Securities Customer holds more than one single-name securities account, the offer will be calculated accumulatively by the transaction market (Hong Kong, China).
- The first 5 Eligible Transactions are counted based on the sequence of filled order. If the same transaction order is filled separately on the same day, the sequence of the filled order will be determined by the earliest partially filled sequence. If the same good till date order is filled on different days, the filled order on each day will be counted as different transaction order separately.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Family Securities Customers should pay the brokerage fee of buying and / or selling transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Family Securities Customers on or before 31 March 2024.
- If an Eligible Family Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.
- **Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- Eligible Family Securities Customers should maintain valid family securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

3. HK\$0 brokerage fee offer for buying odd lot:

- This offer is only applicable to *Wealth Management* personal banking customers who maintain single-name securities account (including family securities account)("Eligible Customers") with BOCHK.
- This offer is not applicable to joint-name securities account.
- Eligible Customers who are buying odd lots listed on Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB via NotALot of BOCHK Mobile Banking during the Promotion Period will be entitled to brokerage fee reduction for each buying transaction ("Brokerage Fee Reduction"). There is no maximum limit on the transaction count and Brokerage Fee Reduction amount.
- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. **Eligible Customers should pay the brokerage fee of buying transactions first.** The Brokerage Fee Reduction will be credited to the settlement account of Eligible Customers on or before 31 March 2024.
- If an Eligible Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the settlement accounts.



- **Other transaction fees still apply, including but not limited to Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx.**
- Eligible Customers should maintain valid securities account and relevant settlement account at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

BOC Cheers Card Welcome Offer

1. The promotion period runs from 1 October 2023 until 31 December 2023 (the “Promotion Period”).
2. New Credit Card Applicants can enjoy the Welcome Offer upon approved application of following Eligible Credit Card within the Promotion Period, and accumulate required Eligible Transaction amount within the next two months of card issuance.
3. New Credit Card Applicants can enjoy the Extra Welcome Offer upon fulfilled the requirement of clause (2.) and holding a *Private Wealth* or *Wealth Management* Account within the Promotion Period. (Eligible Credit Card is required to be applied within the Promotion Period and successfully issued on or before 29 February, 2024)

Eligible Credit Card	Required amount of Eligible Transaction	Welcome Offer	Extra Welcome Offer
BOC Cheers Visa Infinite Card	HK\$12,000 or above	300,000 Points	75,000 Points
BOC Cheers Visa Signature Card	HK\$10,000 or above	225,000 Points	

Example 1: Apply and open BOC Cheers Visa Infinite Card

	Fulfill the Spending Requirement of Welcome Offer	Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account within the Promotion Period	Welcome Offer (Points)	Extra Welcome Offer (Points)	Total Points
Customer A	✓	✓	300,000	75,000	375,000
Customer B	✓	✗	300,000	Not applicable	300,000
Customer C	✗	✗	Not applicable	Not applicable	0



Example 2: Apply and open BOC Cheers Visa Signature Card

	Fulfill the Spending Requirement of Welcome Offer	Holding a <i>Private Wealth</i> or <i>Wealth Management</i> Account within the Promotion Period	Welcome Offer (Points)	Extra Welcome Offer (Points)	Total Points
Customer A	✓	✓	225,000	75,000	300,000
Customer B	✓	✗	225,000	Not applicable	225,000
Customer C	✗	✗	Not applicable	Not applicable	0

4. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, posted amount of merchant installment program, annual fee, financial fee, handling fee, balance transfer, gift redemption fee, net of amount redeemed under 'Instant Reward', online bill payment, online bill payment installment, payment by credit card via internet banking or online payment system to designated merchants, tax payment, mail order, telephone or fax order, casino transaction, Octopus Add-Value, for purchase and/or reload of store-value cards/gift cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment and any other transactions without sales slip. Main cardholder and additional cardholder spending can combine to accumulate.
5. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
6. Eligible Transactions of main card and additional card will be combined.
7. Unless otherwise specified, eligible overseas retail spending means retail transactions made and settled in foreign currency but exclude foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement).
8. BOC Credit Card (International) Limited (the "Company") may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining transactions through mobile payment function category.
9. The Company reserves the right to amend/change the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
10. The Company will verify the transaction record to confirm the eligibility of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
11. Applicants who are existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of BOCHK, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application will not be entitled to the welcome offer for main cardholders upon approval of

application.

12. The Gift Points of Welcome Offer awarded will be credited to the main Cardholders' account within 16-18 weeks of card issuance upon fulfillment of all requirements (if applicable). The Gift Points of Extra Welcome Offer awarded will be credited to the main Cardholders' account within 20-22 weeks of card issuance upon fulfillment of all requirements (if applicable). The status of the credit card account being rewarded must be normal, valid and in good credit condition.
13. If multiple redemption of welcome offer and extra welcome offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account is cancelled within 12 months from card issuance, the Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the credit card account is BOC Cheers Visa Infinite Card, that is HK\$1,500. If the credit card account is BOC Cheers Visa Signature Card, that is HK\$1,200.
14. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
15. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
16. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
17. Should two or more BOC Credit Cards and/or BOC Dual Currency Credit Cards be successfully approved within the Promotion Period, the Cardholder will be entitled to one gift only; If applicants have not specified their gift preference or have selected more than one gift, the Company will make the final decision on their behalf. If the credit cards are not applied at the same time, the gift for the credit card first approved will be offered.
18. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
19. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. No person other than the Cardholder and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

BoC Pay x Wealth Management Welcome Promotion

1. BoC Pay x *Wealth Management* Welcome Promotion (the "Promotion") runs from 1 October to 31 December 2023, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the BoC Pay Mobile Application (the "BoC Pay") only.
3. During the Promotion Period, each customer (based on Identification Document Number) who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time (the "New Customer") is eligible to receive E-Coupons with a total value of HK\$50, including 5 pieces of HK\$10 E-Coupon (the "Welcome Coupons"). The Welcome Coupons will be stored at "Coupons" > "Collected Coupons" in the BoC Pay account of the New Customers.
4. A New Customer who is a *Wealth Management* personal banking customer or his/ her child aged 16-17 who is an i-Free Banking personal banking customer (the "Eligible New Customer"), is eligible to receive



extra E-Coupons with a total value of HK\$50, including 5 pieces of HK\$10 E-Coupon (the "Bonus Coupons (1)"), upon making a merchant purchase of HK\$200 or above in HKD via BoC Pay during the Promotion Period.

5. An Eligible New Customer who binds his/her BoC Pay account with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo during the Promotion Period, and that the Credit Card has not been bound to BoC Pay before, is eligible to receive extra E-Coupons with a total value of HK\$50, including 5 pieces of HK\$10 E-Coupon (the "Bonus Coupons (2)").
6. Bonus Coupons (1) and (2) are available in a quota cap of 10,000 respectively on a first-come-first-served basis while quota lasts.
7. The Bonus Coupons will be stored within 2 months after the Promotion Period at "E-Coupon" > "Collected E-Coupon" in the BoC Pay account of the Eligible New Customers.
8. An Eligible New Customer whose BoC Pay account is valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the Bonus Coupons has been awarded will be eligible for the Promotion and the Bonus Coupons. In the event of termination of BoC Pay account, or forfeiture of the Bonus Coupons during the Promotion and up to the time the Bonus Coupons has been awarded, the Bonus Coupons will be cancelled automatically forthwith.
9. The Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Designated Merchants by scanning the QR code on the Coupons.
10. The Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini, VanGO Convenience Store and Pacific Coffee (collectively the "Designated Merchants").
11. The Customer must use the Coupons on or before the Coupons' expiry date which is shown on each Coupon. Only one Coupon can be applied in each transaction.
12. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
13. The Customer must state the intention to pay with BoC Pay and click to use the Coupon before payment.
14. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
15. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
16. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
17. Customers are responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
18. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
19. By using the BoC Pay, customers agree to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
20. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.

21. No person other than the customer and BOCHK and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
22. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.

2023 “Wealth Planning Service” x BoC Pay E-Coupon HK\$100 Offer (“Promotion Program”)

1. Selected Customers (from 1 October 2023 to 31 December 2023), both dates inclusive (the “Promotion Period”) needs to complete the “Wealth Planning Service” (“Eligible Customers”) at any branches of the BOCHK to receive one BoC Pay HK\$100 e-Coupon (“e-Coupon”).
2. Eligible Customers must download BoC Pay and successfully bind the BoC Pay mobile app with a BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or Payment Account (“BoC Pay”) to receive the e-Coupon, e-Coupon will be sent to eligible customer’s BoC Pay account according to the “Date of e-Coupon Redemption” as follows:

Date of Completion of the “Wealth Planning Service” by Eligible Customers	Date of e-Coupon Redemption
1 October 2023 to 31 October 2023	On or before 30 November 2023
1 November 2023 to 30 November 2023	On or before 31 December 2023
1 December 2023 to 31 December 2023	On or before 31 January 2024

3. Each Eligible Customer can only receive the e-Coupon once within the Promotion Period on the basis of the redemption record by BOCHK.
4. Eligible Customers need to turn on BoC Pay InApp notification function to receive notifications of the e-Coupon. The status of the Eligible Customers' account and the BoC Pay and the relevant Credit Card Accounts and/or Smart Account and/or Payment Account, must be normal and valid when BOCHK credits the rewards. If customers cannot fulfill any of the above requirements, BOCHK reserves the right to cancel the rewards without prior notice.
5. The e-Coupon will be stored in the BoC Pay account of the Eligible Customers (choose “Coupons” > “Collected Coupons”). The e-Coupon is applicable to designated merchants' physical shops including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, and PARKnSHOP Frozen Food Store (collectively the “Designated Merchant”) in Hong Kong upon spending of HK\$101 or



above by scanning the QR code on the e-Coupon, with the transaction being made via UnionPay network. For details on the usage of e-Coupon, please enquire designated merchant's staff. BOCHK reserves the final right to grant this offer to any one of the joint-account holders.

6. The customer must use the e-Coupon before the expiry date which is shown on each e-Coupon. Each customer can only use one e-Coupon for each transaction.
7. The e-Coupon can only be used on a net single spending and is not eligible for any split transactions. The e-Coupon will be used at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
8. The customer must state the intention to use the e-Coupon and present the e-Coupon to the store staff before payment.
9. Each e-Coupon can only be used once and cannot be used for split purchase or exchanged for cash, gifts, services, other products or discounts. The e-Coupon is not transferable.
10. The e-Coupons will be invalid immediately after used. In case of return, the e-Coupon will not be returned.
11. In the event of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of e-Coupon.
12. The e-Coupon is provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of the e-Coupon is subject to terms and conditions stipulated by the Designated Merchant and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
13. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the goods and the services of the Designated Merchant. Any enquires or disputes relating to the goods and the services should be directed to the Designated Merchant. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, food, products and services provided by the Designated Merchant. The Designated Merchant is solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
14. E-Coupons are limited and available while stock lasts. In case the e-Coupon is out of stock or unavailable, BOCHK and/or the Card Company reserve the right to substitute the e-Coupon with other gift/coupon. The value or type of the substitute gifts/coupons may be different from the current e-Coupon provided for this promotion.
15. The e-Coupon only serves as a promotion purpose and is not related to any solicitation for the sales of investment or insurance.
16. Recommended Operating Systems for BoC Pay: iOS (14.0 or above) and Android (8.1 or above). iOS is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC.
17. The customer is responsible for the data charges of using and/or downloading the BoC Pay Mobile Application imposed by their service providers.
18. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay"). Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are the registered trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and the HUAWEI EXPLORE IT ON AppGallery logo are the registered trademarks of Huawei Technologies Co., Limited.
19. By using the BOCHK Mobile Application, the customer agrees to the disclaimer and policy of BOCHK

on the BOCHK Mobile Application from time to time.

20. No person other than the Eligible Customer, BOCHK and/or the Card Company and/or the UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

The FNA Promotion and Live Young New Member Promotion “the Promotions”

1. The Promotion Period is from 1 October 2023 until 31 December 2023 (both dates inclusive) (“Promotion Period”).
2. Applicable to FNA Promotion:
To be eligible for the 2,500 —○ Coins (“Reward —○ Coins”), the customer must fulfill all of the following requirements:
 - (i) Successfully complete Financial Needs Analysis (“FNA”) at any branches of BOCHK; and
 - (ii) Must be a BOCHK Private Wealth or BOCHK “Wealth Management” customer at the time of conducting the FNA; and
 - (iii) Successfully register as “Live Young” Rewards Program new member, then download and activate and successfully complete the data synchronization in “Live Young” Rewards App using the registered email per BOCHK’s record during the Promotion Period, without any dishonest or fraudulent conduct being detected.

Participant(s) who fulfill the abovementioned requirements (i) to (iii) are known as “FNA Promotion Eligible Customer(s)”.

3. Applicable to Newly Register “Live Young Rewards App” Promotion:
To be eligible for SEMG Spinal Scan Exam (“Reward”), participants must fulfill all of the following requirements:
 - (i) Must be a BOCHK Private Wealth or Wealth Management customer during the Promotion Period; and
 - (ii) Successfully register as “Live Young” Rewards Program new member using the registered email per BOCHK’s record, then download and activate and successfully complete the data synchronization in “Live Young” Rewards App during the Promotion Period, without any dishonest or fraudulent conduct being detected.
 - (iii) Click “Message” through the “Live Young” Facebook page (<https://www.facebook.com/LiveYoungApp>), then submit his/her “Registered email address for Live Young Rewards App” and mention “SEMF” to the inbox of “Live Young” Facebook page.

Participant(s) who fulfill the abovementioned requirements (i) and (iii) are known as “Newly Register Live Young Rewards App Promotion Eligible Customer(s)”.

4. In terms of determining whether the above-mentioned requirements mentioned in Clause 2 and/or Clause 3 have been fulfilled, BOCHK and/or BOC Group Life Assurance Company Limited (“BOC Life”)’s record shall prevail and the decision of BOCHK and/or BOC Life shall be final.
5. The Reward —○ Coins and Reward are subject to limited quota and are available on a first-come-first-served basis while quota lasts.
6. Each FNA Promotion Eligible Customer can only receive the Reward —○ Coins once and each Newly Register Live Young Rewards App Promotion Eligible Customer can only receive the Reward once.

7. If the customer completes FNA and considers purchasing any insurance product(s) distributed by BOCHK later, the product(s) will be underwritten by corresponding insurance company(ies) that will be responsible for all content, policy approval, coverage and benefits of the plan(s).
8. To apply for membership of "Live Young", applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant's real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one membership and the membership is personal to the applicant only.
9. Customers who successfully complete the FNA will receive a SMS distributed by BOCHK via authorized telecom company with details on the distribution of Reward —○ Coins (Applicable to FNA Promotion only).
10. The registered email of customers who complete the FNA per BOCHK's record will be given to BOC Life for verification purpose (Applicable to FNA Promotion only).
11. Reward —○ Coins and/or Reward will be directly dispatched to the relevant FNA Promotion Eligible Customer(s) and/or Newly Register Live Young Rewards App Eligible Customer(s)' "Live Young" Rewards App within 14 working days of fulfilling the requirements mentioned in Clause 2 and/or Clause 3 above, push notification will be received. For the record of issuance of Reward —○ Coins and/or Reward, BOC Life's record shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure such that FNA Promotion Eligible Customer(s) and/or Newly Register Live Young Rewards App Eligible Customer(s) being unable to receive the Reward —○ Coins and/or Reward, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
12. Both Reward —○ Coins and Reward do not represent any monetary value, , are non-transferable (except for the —○ Coins sharing function in the "Live Young" Rewards App), and may not be returned, exchanged for other gifts (except for gifts redemption with Reward —○ Coins in the "Live Young" Rewards App) or exchanged for cash. BOCHK and/or BOC Life shall not be liable for loss of the Reward —○ Coins and/or Reward under any circumstances and will not reissue the same. For the terms and conditions of the use of Reward —○ Coins and —○ Coins, please refer to the "Live Young" Rewards App and official website of "Live Young". Items that may be redeemed with Reward —○ Coins /—○ Coins as well as the Reward of the Live Young New Member Promotion (collectively referred to hereinafter as "Gifts") are provided by individual independent suppliers and are subject to the terms and conditions stipulated by their suppliers. BOCHK and/or BOC Life is not the merchant supplier of the Gifts. Any enquiry or complaint in respect of the Gifts should be directed to the relevant supplier. BOCHK and/or BOC Life gives no guarantee to the Gifts and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Gifts and/or goods and/or services provided by the Supplier. Gifts must be used before the specified time limit, otherwise the Gifts will be invalid and BOCHK and/or BOC Life and/or the relevant suppliers will not re-issue the Gifts.
13. The Terms and Conditions of the Promotions shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
14. "Live Young" Rewards App is provided and managed by ReMark, an Insure Tech company under French reinsurer group SCOR, exclusively for the members of "Live Young" Rewards Program.
15. For information on "Live Young"'s membership, the Rewards App, campaigns, —○ Coin, rewards, terms and conditions, and other details, please refer to "Live Young" Official Site <https://www.boclife.com.hk/en/liveyoung/home.html>.
16. For the Personal Information Collection Statement of "Live Young" Rewards Program, please refer to



“Live Young” Official Site <https://www.boclife.com.hk/en/liveyoung/pics.html>

SEMG Spinal Scan Exam:

1. SEMG Spinal Scan Exam (“Exam”) is provided by EC Healthcare.
2. Exam is only applicable to EC Healthcare customers aged 18 or above.
3. To be eligible for the Exam, the customer must be a member of a brand under EC Healthcare.
4. Customers registering for the Exam must provide their identity card number for booking and verification purposes.
5. Exams are for the registrant's personal use only and are not transferable.
6. Exam is only applicable to the use of 1 person and can only be enjoyed once, and cannot be exchanged for cash or other products and services.
7. Customers should be aware of and agree to the treatment items and contents arranged by EC Healthcare before the Exam.
8. EC Healthcare reserves the right to revoke, edit, add or delete or change the Terms and Conditions without prior notice.
9. The Exam cannot be refunded under any circumstances, including —○Coins, cash or other rewards.

General terms:

- The above offers are only applicable to personal banking customers.
- The above products, services and offers are subject to the relevant terms and conditions. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- BOCHK and/or the Company reserves the right to change, suspend or terminate the above products, services and offer and to amend the relevant terms and conditions at any time at its sole discretion.
- BOCHK and/or the Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
- Customers need to pay for the relevant data generated by downloading and/ or using BOCHK Mobile Banking or any designated BOCHK Mobile Applications mentioned above by themselves.
- Please download BOCHK Mobile Applications from official application stores or BOCHK website, and ensure the search wording is correct.
- By using BOCHK Mobile Applications and/ or Mobile Banking or Online Banking, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BOCHK from time to time and posted on BOCHK Mobile Applications and/ or Mobile Banking or Online Banking.
- In case of any dispute, the decision of BOCHK and/or BOC Life and/or the Company and/or participated merchants shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

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 lot 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 stocks 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 lot 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.

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.

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. 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.

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.

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

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