

**Wealth Management FamilyMAX Rewards Terms and Conditions**

**FamilyMAX Smart Savings Deposits of up to 3% p.a.**

- a. The promotion period is from 1 April 2024 to 25 June 2024 (both dates inclusive) (“Promotion Period”).
- b. This “FamilyMAX Smart Savings Deposits” (the “Offer”) is only applicable to the customers of Bank of China (Hong Kong) Limited (“BOCHK”) (the “Eligible Customer”) have not taken up or cancelled Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2024 must:

| Account   | Requirement   |
|---|---|
| <i>Kiddie Sky Savings Account</i> (below the age of 11)           | Successfully open a <i>Kiddie Sky Savings Account</i> (“Eligible Account”) with BOCHK <i>Private Wealth</i> or <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                                  |

- c. 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 April – 24 April 2024                     | 25 April – 27 May 2024                       | 28 May - 25 June 2024                         |
| HKD Savings Interest Rate Offer Period | 1 May – 31 May 2024                         | 1 June – 30 June 2024                        | 1 July – 31 July 2024                         |

- d. During the Promotion Period, Eligible Customer can enjoy a preferential HKD savings deposit interest rate of up to 3% p.a. (the “Reward Rate”) for the first Deposit Balance HK\$100,000 in respect of a calendar day (each account is counted separately).
- e. The offer is only applicable to deposit of all single-name HKD savings accounts maintained under each Eligible Customer, but **not applicable to any deposit of current accounts and joint-name accounts.** (the “Eligible HKD Savings Account”). **Interest is calculated separately for each account.**
- f. 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.
- g. Interest is calculated with reference to daily balance, while interest will be paid according to BOCHK’s prevailing practice for HKD savings deposit account. The interest amount is based on the records of BOCHK.
- h. **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.**
- i. The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
- j. 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.
- k. The Offer is limited and available while quota lasts.

**Welcome Smart Savings Deposits**

- a. The promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. This “Welcome Smart Savings Deposits” (the “Offer”) is only applicable to customers who are required to 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 April 2024 (“Eligible Customers”).

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

| Deposit Balance (HK\$)              | Interest Rate (p.a.) |
|-------------------------------------|----------------------|
| Below 500,000                       | 2.4%                 |
| 500,000 or above to below 2,000,000 | 2.7%                 |
| 2,000,000 or above                  | 3.0%                 |

- 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 deposit of all single-name HKD savings accounts maintained under each Eligible Customers, but **not applicable to any deposit of current accounts and joint-name accounts. Interest is calculated separately for each account.**
- f. Interest is calculated with reference to daily balance, while interest will be paid according to the BOCHK’s prevailing practice for HKD savings deposit account.
- g. **Eligible Customers must maintain a valid HKD savings account with BOCHK at the time when interest under the Offer is given, otherwise BOCHK has the right to forfeit the eligibility of the Offer without any prior notice.**
- 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. The Offer is limited and available while quota lasts.

### **Terms and Conditions of “Refer Friends” Promotion**

- a. Promotion period is from 1 April 2024 to 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. The Promotion shall be applicable to customers of Integrated Banking Services of BOCHK (“Selected Customers”).
- c. Selected Customers (the “Referrer”) must get his/her My Invitation Code in “Refer Friends” page via Mobile Banking or Online Banking and share his/her Integrated Banking Services’ My Invitation Code with a referee who fulfilled the requirements of Clause f(ii) (the “Referee”) during the Promotion Period; the Referee must input the My Invitation Code of referrer who fulfilled the requirements of Clause f(i) (the “Eligible Referrer”) in “My Invitation Code” field when opening a new banking account, and successfully opens a new account in order to receive the relevant referral reward (the “Eligible Referee”).
- d. If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause c, the Eligible Referrer can enjoy below designated amount of rewards in the form of cash rewards (the “Referral Reward”):

| Referee’s Integrated Banking Service  | Wealth Management | Enrich Banking/<br>i-Free Banking |
|---|-------------------|-----------------------------------|
| Reward that referrer can enjoy upon each successful referral  | 1,000             | HK\$150                           |
| Reward that referring a Wealth Management client and his/her child to open designated account* (“Wealth Management Family”) can enjoy upon each successful referral | 2,000             | Not Applicable                    |

\* Customers at the age of 11 to 17 who have taken up *i-Free Banking* service or *Wealth Management* customers who open “*Kiddie Sky Savings Account*” for their children below the age of 11. During



account opening of “*i-Free Banking* service”, “My Invitation Code” of *Wealth Management* customer must be input in “Referrer Invitation Code” field by BOCHK branch staff to verify their relationship.

- e. The number of rewards is limited to first 3 *Enrich Banking / i-Free Banking* referrals and *Wealth Management* referral rewards up to HK\$6,000. Each Eligible Referrer can enjoy maximum rewards of HK\$6,450 (assuming referrer successfully referred 3 *Wealth Management* Families and 3 *Enrich / i-Free* customers and fulfilled all requirements). The quotas of this offer are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank. If the number of successful account opening referrals exceed the limit, BOCHK will issue the reward based on chronological order of the successful account opening date of the Eligible Referee.
- f. Eligible Referrer and Eligible Referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited:
  - i. Eligible Referrer
    - (i) Has taken up Integrated Banking Service; and
  - ii. Eligible Referee
    - (i) Has not cancelled personal banking or services and has not downgraded Integrated Banking Services in BOCHK in the past 6 months prior to 1 April 2024; and
    - (ii) Opens account and inputs the Eligible Referrer’s Invitation Code and successfully open account during the Promotion Period;
    - (iii) Has not been referred in the same promotion;
    - (iv) Is not the same person as the Referrer
    - (v) *Enrich Banking / i-Free Banking* referees are required to aged 18-35 on the day of account opening (aged 18 and 35 inclusive); *Wealth Management* client’s child opens *i-free Banking* during age of 11-17
    - (vi) Maintain the “Total Relationship Balance” of the following designated amount or above within the promotion period:

| Integrated Banking Services  | Total Relationship Balance |
|--|----------------------------|
| <i>Wealth Management</i>   | HK\$1,000,000 or above     |
| <i>Enrich Banking</i>  | HK\$200,000 or above       |
| <i>i-Free Banking</i><br>( <i>Wealth Management</i> client’s child who are age of 11-17 can be exempted) | HK\$10,000 or above        |

- g. The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 31 December 2024, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- h. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
- i. A Referee can only be referred once and shall be subject to the Bank’s final records.
- j. The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
- k. Self-referral or BOCHK staff referral is not accepted for this reward promotion.

**Terms of 0% subscription fee for first subscription made via Smart Invest**

- a. The promotion period is from 2 April 2024 to 29 June 2024 (both dates inclusive) (“the promotion period”).
- b. The offer is applicable to Personal Customers of BOCHK (“Eligible Customers”).
- c. During the promotion period, eligible customers are entitled to enjoy 0% fund subscription fee on the first investment fund subscription made via Smart Invest (“Eligible Subscription”) (“Subscription Fee Offer”). There is no cap of investment fund subscription fee amount for this offer.



- d. The subscription fee offer is not applicable to i) investment fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of investment funds, and iv) Monthly Funds Savings Plan.
- e. The subscription fee offer is not applicable to investment fund transactions made via BOCHK Mobile Banking or Internet Banking by vulnerable customers (as defined by BOCHK).
- f. **Eligible Customers are required to fully pay the subscription fee at the time of lump sum subscription. BOCHK will credit the subscription fee reduction amount to the Eligible Customers as defined in the following Term i.**
- g. **Each Eligible Customer is only entitled to the offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds transactions, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the offer. Please contact BOCHK staff for details.**
- h. If Eligible Customers enjoy the offer during the promotion period, Eligible Customers will not be eligible to enjoy other Mobile Banking / Internet Banking Fund Subscription Fee Reduction Offers.
- i. The above mentioned fund subscription fee reduction amount will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 30 September 2024 and eligible customers should hold a valid fund account of BOCHK at the time when subscription fee reduction amount is deposited, otherwise the offer will be forfeited.
- j. For relevant non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate of the relevant currency 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.

#### **“Wealth Planning Service” Cash Reward Offer Terms and Conditions**

- a. Promotion period runs from 2 April 2024 to 29 June 2024 (both dates inclusive) (the “Promotion Period”)
- b. Selected Customers need to complete the “Wealth Planning Service” at any branches of the BOCHK within the Promotion Period (“Eligible Customers”) and fulfil the below requirements to receive HKD100 Cash Reward (“cash reward”):
  - I. Eligible Customers need to complete the “Wealth Planning Service” at any branches of the BOCHK within the Promotion Period alongside a Relationship Manager and successfully completed the following functions: “My Portfolio - Unrealized Gain/Loss”, “My Portfolio - My Holdings”, the availability of the offer is subject to the record of BOCHK.
  - II. Eligible Customers need to complete “Wealth Planning Service” on or before 29 June 2024, the cash reward will be credited to the Eligible Customer’s savings account before 31 July 2024. Eligible Customer’s savings account must be valid when the cash reward is being credited, or else the cash reward will be cancelled automatically forthwith and no substitution in the means of other reward will be distributed.
  - III. Each Eligible Customer can only receive the cash reward once within the Promotion Period.
  - IV. “Wealth Planning Service” cash reward offer is available on a first-come-first-served basis while stocks last, and subject to the record of BOCHK. The cash reward is limited to the first 500 customers only.
- c. BOCHK reserves the right to cancel the cash reward to Eligible Customers based on the ability of Eligible Customers fulfilling the above requirements.
- d. The cash reward only serves as a promotion purpose and is not related to any solicitation for the sales of investment and/or insurance.

#### **“Financial Needs Analysis” (“FNA”) Promotion**

- a. From 2 April 2024 to 29 June 2024 (both dates inclusive) (“ FNA Promotion Period”), customers who completed the FNA at any BOCHK branches and are already a valid “*Wealth Management*” Account holder by the time they conduct the FNA, will receive the “HK\$200 supermarket shopping coupon” (“gift”). Each customer can enjoy above gift once. Regardless of how many times Eligible Customer completes FNA during the Promotion Period, he/she can only enjoy one gift.
- b. If the customer considers purchasing any insurance product(s) distributed by BOCHK later, the product(s) will be underwritten by corresponding insurance company(ies) that will be responsible for all content, policy approval, protection and compensation of the plan(s)
- c. BOCHK reserves the right to terminate, suspend or amend the promotion terms and conditions at any



time at its sole discretion without prior notice.

- d. The terms and conditions of the promotion are governed by the laws of the Hong Kong Special Administrative Region and are interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- e. The above information is for reference only. Please refer to the product leaflet(s) for the details, coverage, provisions and exclusions of the life insurance plan(s) which are subject to the policy. For any enquiries, please contact the bank branch staff.
- f. BOC Group Life Assurance Company Limited ('BOC Life'), China Life Insurance (Overseas) Company Limited ('China Life (Overseas)') and/or BOCHK reserve the right to amend, suspend or terminate the above plans at any time and change the relevant terms and conditions. In case of any disputes, BOC Life, China Life (Overseas) and/or BOCHK reserve the right of final decision.
- g. BOCHK shall not be liable for any loss or damage or expiry of the Coupon and shall not reissue or replace any defaced/lost Coupon.
- h. The gifts are limited and available on a first-come-first-serve basis while stock lasts. In case the gifts are out of stock, BOCHK reserves the right to substitute the gifts with another gift/coupon. The value or type of the substitute gifts/coupons may be different from the current Coupons provided for this promotion.
- i. The gifts cannot be transferred, returned, exchanged for other gifts or redeemed for cash. The usage of the gifts is subject to the terms as specified by the supplier.
- j. BOCHK is not the supplier of the gifts. Any enquiry or complaint in respect of the gifts should be directed to the relevant supplier. BOCHK gives no guarantee to the gifts or the services of the supplier, or does not accept any liability arising.

#### **BOC Cheers Card Welcome Offer**

- a. The promotion period runs from 1 April 2024 until 30 June 2024 (the "Promotion Period").
- b. 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.
- c. New Credit Card Applicants can enjoy the Extra Welcome Offer upon fulfilled the requirement of clause (b.) 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 31 August, 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            |

- d. 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 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.
- e. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- f. Eligible Transactions of main card and additional card will be combined.
- g. 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).
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.
- m. 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.

- n. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- o. Upon confirmation of the selection of the welcome offer, it cannot be altered or exchanged for cash or other gifts.
- p. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- q. 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.
- r. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
- s. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- t. 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.

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

- a. The promotion period runs from 1 April to 30 June 2024 (the “Promotion Period”).
- b. Customer is required to apply BOC Cheers Card Supplementary Card (including BOC Cheers Visa Infinite Card Supplementary Card and BOC Cheers Visa Signature Card Supplementary Card, collectively “Eligible Supplementary Card”) within the Promotion Period with the Eligible Supplementary Card approved and at least 1 transaction made within 1 month after card issuance in order to receive 25,000 Gift Points for each Eligible Supplementary Card (“Supplementary Card Offer”).
- c. Customer can enjoy the Extra Supplementary Card Offer of 25,000 Gift Points upon fulfilled the requirement of clause (b.) and main Cardholder holding a Private Wealth or Wealth Management Account within the Promotion Period for each Eligible Supplementary Card (“Extra Supplementary Card Offer”).

Example:

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

- d. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder. In all conditions, the Company’s record shall prevail.
- e. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to



the main Cardholders' account by 30 September 2024. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

- f. Each main Cardholder's account is eligible for earning Supplementary Card Offer and Extra Supplementary Card Offer of a maximum of 100,000 Gift Points during the entire Promotion Period.
- g. If multiple redemption of Supplementary Card Offer and Extra Supplementary Card Offer has occurred or any of the transactions to fulfill the spending requirement has been refunded/cancelled for whatever reason or the main credit card account/ supplementary card is cancelled within 12 months from card issuance, the Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. If the redemption is Supplementary Card Offer, that is HK\$100 for each Eligible Supplementary Card. If the redemption is Supplementary Card Offer and Extra Supplementary Card Offer, that is HK\$200 for each Eligible Supplementary Card.
- h. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- i. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- j. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- k. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- l. No person other than the Cardholder, BOCHK and/or 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**

- a. BoC Pay x *Wealth Management* Welcome Promotion (the "Promotion") runs from 1 April 2024 to 30 June 2024, both dates inclusive (the "Promotion Period").
- b. The Promotion is only applicable to customers who have never received BoC Pay Welcome Reward before and are either i. Wealth Management personal banking customers or ii. i-Free Banking personal banking customers aged 16-17, and are children of Wealth Management personal banking customers (the "Eligible Customers").
- c. During the Promotion Period, each Eligible Customer (based on Identification Document Number) who successfully downloads the BoC Pay Mobile Application 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 is eligible to receive a Welcome Reward. The Reward will be automatically distributed to "Coupons" > "Collected Coupons" in the BoC Pay account of the Eligible Customer.
- d. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 Coupons, which is applicable to 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 and VanGO Convenience Store (collectively the "Designated Merchants").
- e. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Hong Kong physical outlets of the designated merchants, by scanning the QR code on the Welcome Reward Coupons.
- f. An Eligible Customer is eligible to receive 3 pieces of HK\$10 Welcome Bonus Coupon (1), upon binding his/ her Smart Account to BoC Pay and making a merchant purchase of HK\$200 or above in HKD via BoC Pay during the Promotion Period.
- g. An Eligible Customer is eligible to receive 2 pieces of HK\$10 Welcome Bonus Coupon (2), upon binding his/ her Smart Account to BoC Pay and making a bill payment of HK\$200 or above in HKD by scanning FPS code via BoC Pay during the Promotion Period.
- h. Welcome Bonus Coupon (1) and (2) are available in a quota cap of 10,000 respectively on a first-come-first-served basis while quota lasts.





- i. The Welcome Bonus Coupons will be distributed within 2 months after the Promotion Period at "Coupons" > "Collected Coupons" in the BoC Pay account of the Eligible Customers.
- j. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$50 or above at the Hong Kong physical outlets of 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, by scanning the QR code on a Welcome Bonus Coupon.
- k. An Eligible 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 Welcome Rewards. 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 Welcome Rewards has been awarded, the Bonus Coupons will be cancelled automatically forthwith.
- l. The Coupons are valid for 30 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
- m. 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.
- n. The Eligible Customer must state the intention to pay with BoC Pay and click to use the Coupons before payment.
- o. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
- p. 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.
- q. 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.
- r. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
- s. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
- t. 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 App Gallery or BOCHK website.
- u. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- v. 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.
- w. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
- x. 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.
- y. 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.

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

- a. The Promotion Period is from 1 April 2024 until 30 June 2024 (both dates inclusive) (“Promotion Period”).
- b. To be eligible for DECATHLON HK\$49 E-gift Card (“Reward”), participants must fulfill all of the following requirements:
  - (i) Must be a BOCHK’s Wealth Management customer during the Promotion Period; and
  - (ii) Successfully register as “Live Young” Rewards Program new member and input the “My Invitation Code” of BOCHK’s Wealth Management customer in the promo code field (“My Invitation Code” can be found in “Menu > Promotions > Refer Friends” page of BOCHK Mobile Banking or Online Banking), then download and activate and successfully complete the data synchronization in “Live Young” Rewards App during the Promotion Period, without any dishonest or fraudulent conduct being detected.

Participant(s) who fulfill the abovementioned requirements (i) to (ii) are known as “Eligible Customer(s)”.
- c. In terms of determining whether the above-mentioned requirements mentioned in Clause b have been fulfilled, BOCHK and/or BOC Life’s record shall prevail and the decision of BOCHK and/or BOC Life shall be final.
- d. The Reward is subject to limited quota of 200 and are available on a first-come-first-served basis while quota lasts.
- e. Each Eligible Customer can only receive the Reward once.
- f. To apply for membership of “Live Young”, applicants must be aged 18 or above at the time of application, and have a valid email address, and have a Hong Kong mobile number which is registered under the applicant’s real name, and be situated in Hong Kong at the time of application. Each applicant is entitled to only one membership and the membership is personal to the applicant only.
- g. Reward will be directly dispatched to the relevant Eligible Customer(s)’ “Live Young” Rewards App within 14 working days of fulfilling all of the requirements mentioned in Clause b above, push notification will be received. For the record of issuance of Reward, BOC Life’s record shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure such that Eligible Customer(s) being unable to receive the Reward, arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
- h. The Reward may not be returned, exchanged for other gifts or exchanged for cash. BOCHK and/or BOC Life shall not be liable for loss of the Reward under any circumstances and will not reissue the same. The Reward is provided by individual independent supplier and is subject to the terms and conditions stipulated by the relevant supplier. BOCHK and/or BOC Life is not the merchant supplier of the Reward. Any enquiry or complaint in respect of the Reward should be directed to the relevant supplier. BOCHK and/or BOC Life gives no guarantee to the Reward and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Reward and/or goods and/or services provided by the supplier. The Reward must be used before the specified time limit, otherwise the Reward will be invalid and BOCHK and/or BOC Life and/or the relevant supplier will not reissue the Reward.
- i. BOCHK and/or BOC Life reserves the right to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion. 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.
- j. “Live Young” Rewards App is provided and managed by ReMark, an InsureTech company under French reinsurer group SCOR, exclusively for the members of “Live Young” Rewards Program in Hong Kong.
- k. 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>.

**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.

**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 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. 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.

**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.

**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 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.

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

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