



Wealth Management FamilyMAX Rewards Terms and Conditions

FamilyMAX banking rewards

For terms and conditions related to join *Wealth Management* and open *Kiddie Sky Savings Account/ i-Free Banking* for your children to enjoy HK\$500 Cash Reward, please refer to “Total Relationship Balance Growth Reward and Wealth Product Reward” – 1.6 FamilyMAX banking rewards (www.bochk.com/dam/wm/2024q4/tnc_en.pdf).

Terms and Conditions of Welcome Smart Savings Deposits

- The promotion period is from 1 October 2024 to 31 December 2024 (both dates inclusive) (“Promotion Period”).
- This “Welcome Smart Savings Deposits” (the “Offer”) is only applicable to customers who are newly take up Bank of China (Hong Kong) Limited (“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 October 2024 (“Eligible Customers”).
- 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	1.9%
500,000 or above to below 2,000,000	2.2%
2,000,000 or above	2.5%

- 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.
- 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.**
- 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.
- 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.**
- The savings deposit interest rates listed above are for reference only. BOCHK reserves the final right to amend the savings deposit interest rates.
- 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.
- The Offer is limited and available while quota lasts.

Terms and Conditions of “Refer Friends” Promotion

- Promotion period is from 1 October 2024 to 31 December 2024 (both dates inclusive) (“Promotion Period”).
- The Promotion shall be applicable to customers of Integrated Banking Services of BOCHK (“Selected Customers”).
- 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	<i>Wealth Management</i>	<i>Enrich Banking / i-Free Banking</i>
Reward that referrer can enjoy upon each successful referral	HK\$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	HK\$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 October 2024; and
 - (ii) Opens account and inputs the Eligible Referrer’s Invitation Code upon account opening 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> (<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 30 June 2025, 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 and Conditions of “Financial Needs Analysis” (“FNA”) Promotion

- a. From 1 October 2024 to 31 December 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\$300 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.

Terms and Conditions of General Insurance Exclusive Promotion

- a. Promotion Period: From 1 October to 31 December 2024 (both dates inclusive).
- b. To be eligible for the offer, Wealth Management customers should have successful enrolment in “Premier Home Comprehensive Insurance” or “Smart Domestic Helper Insurance Plan” (the “Designated Insurance Plans”) within the Promotion Period via BOCHK online channels; and have their policies effective on or before 31 January 2025.
- c. Successful enrolment refers to the Policyholder who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 December 2024 (late payment will not be accepted). This privilege is only applicable to new policies but not to any policy renewals or any policyholder and insured person’s re-application within 3 months after policy cancellation / termination of policy renewals.
- d. Premium Discount Offer:
During the Promotion Period, Wealth Management customers can enjoy 30% off (first year) premium discount upon successful enrolment in the Designated Insurance Plans, via BOCHK online channels, and by entering the promotional code “FMX24”.
- e. The Premium Discount Offers for the Plan are offered by BOCHK and Bank of China Group Insurance



Company Limited ("BOCG Insurance").

- f. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

Terms and Conditions of the Offer for the Life Insurance

- a. Promotion Period refers to the period from 1 October 2024 until 31 December 2024 (both dates inclusive) ("Promotion Period").
- b. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfill all of the following requirements:
- the application form(s) must be duly completed and signed during the Promotion Period;
 - the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 31 January 2025 2024 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and
 - the application(s) must be accepted by BOC Life.
- Policy(ies) that fulfill the above-mentioned requirements (i) to (iv) is / are known as "Eligible Policy(ies)".
- c. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
- d. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity (Lifetime) & BOC Life Deferred Annuity (Fixed Term)).
- e. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the discounted premiums shall be deducted monthly from the customer's designated account during the fourth (4th) to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
- f. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
- g. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
- h. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- i. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
- j. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
- k. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
- l. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned.
- m. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).
- n. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.



- o. In case of any dispute, BOC Life reserves the right of final decision.
- p. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- q. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.
- r. BOCHK is the appointed insurance agency of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") and Bank of China Group Life Insurance Company Limited ("BOC Life") for distribution of life insurance products. The life insurance product is a product of life insurance companies but not BOCHK. Please contact Branch relationship Manager for more life insurance plans details.

Terms and Conditions of "Wealth Planning Service" HK\$200 Cash Reward Offer

- a. Promotion period is from 2 October 2024 to 31 December 2024 (both dates inclusive) (the "Promotion Period")
- b. Customers who complete the "Wealth Planning Service" at any branches of the BOCHK within the Promotion Period and fulfil the below requirements ("Eligible Customers"), are eligible to receive HKD200 Cash Reward ("Cash Reward"):
 - i. Eligible Customers successfully activate the following functions: "My Portfolio - Unrealized Gain/Loss", "My Portfolio - My Holdings". The eligibility of the Cash Reward is subject to the record of BOCHK.
 - ii. Eligible Customers need to complete "Wealth Planning Service" on or before 31 December 2024, the Cash Reward will be credited to the Eligible Customer's individual savings account before 28 February 2025. Eligible Customer's individual 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 without prior notice.
 - iii. Each Eligible Customer can only enjoy the Cash Reward once within the Promotion Period.
 - iv. The Cash Reward is limited in supply on a first-come-first-served basis and based on the record maintained by BOCHK.
- c. BOCHK reserves the right to cancel the Cash Reward to Eligible Customers where Eligible Customers are not able to fulfill any of aforementioned requirements.
- d. The Cash Reward only serves as a promotion purpose and is not intended to be any solicitation for the sales of any investment products and/or insurance products.

Important Note

All analysis result, data, pricing and estimates of "Wealth Planning Service" are for reference only and should not be construed as an invitation to offer, or purchase, or subscribe to any investment products. Nor should it be relied on as any financial or investment advice. Should you have any questions, please seek for advice from independent financial consultant.

Terms and Condition of New Securities Account Offer

- a. Promotion period is from 1 October 2024 to 31 December 2024 (both dates inclusive) ("Promotion Period").
- b. New Securities Account offer (the "Offer") is only applicable to *Wealth Management* personal banking customers who successfully open individual securities account (exclude securities margin account and family securities account) ("New Securities Account") with BOCHK during the Promotion Period, and do not have any individual securities account with BOCHK within 6 months preceding the date of New Securities Account opening ("Eligible New Securities Customer").
- c. Eligible New Securities Customer who completes the following designated transaction (exclude Monthly Stocks Savings Plan and IPO subscription) via Mobile Banking, Internet Banking or Automated Stock Trading Hotline of BOCHK in the New Securities Account during the Promotion Period ("Eligible New Securities Transaction Customer") will be entitled to HK\$100 BOC Cheers Card Free Spending Credit ("Free Spending Credit"):
 - One buy or sell transaction for HK Stocks or A Shares or US Stocks; or
 - One buy or sell transaction for odd lot(s).
- d. Eligible New Securities Transaction Customer who applies BOC Cheers Card (including BOC Cheers Visa Infinite Card or BOC Cheers Visa Signature Card) within the Promotion Period, the BOC Cheers



Card has to be approved on or before 31 January 2025 and at least 1 transaction (transaction amount is not limited) is completed within 1 month after card issuance in order to receive additional 25,000 Gift Points ("Additional BOC Cheers Card Welcome Offer"), which is HK\$100 (in the ratio of every 250 Gift Points being converted to HK\$1).

- e. Each Eligible New Securities Transaction Customer can enjoy both Free Spending Credit and/or the Additional BOC Cheers Card welcome offer once.
- f. Free Spending Credit will be credited to the valid BOC Cheers Card main card account (excluding supplementary card) of Eligible New Securities Transaction Customer on or before 30 April 2025. Eligible New Securities Transaction Customer should maintain valid New Securities Account and Integrated Account Service when the Free Spending Credit is credited, otherwise the above offer will be cancelled and no compensation will be provided in any form.
- g. If Eligible New Securities Transaction Customer does not have a BOC Cheers Card, the equivalent amount of the Free Spending Credit will be credited into HKD settlement account of Eligible New Securities Transaction Customer. If Eligible New Securities Transaction Customer holds more than one BOC Cheers Cards or more than one HKD settlement accounts, BOCHK reserves the sole discretion to determine which BOC Cheers Card or HKD settlement account will be entitled to the Free Spending Credit.
- h. Free Spending Credit:
 - Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
 - The status of the credit card accounts held by the Eligible New Securities Transaction Customer should be normal, valid and in good standing, and such accounts should not have overdue / bad records, nor have they been cancelled/terminated for any reason, and Eligible New Securities Transaction Customer should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the "Card Company"). If Eligible New Securities Transaction Customer cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.
- i. If multiple redemption of Welcome Offer for BOC Cheers Card has occurred, any of the transactions to meet the requirement in the Clause d has been refunded/cancelled for whatever reason, or the BOC Cheers Card main card account is cancelled within 12 months from card issuance, the Card 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 250 Gift Points being equivalent to HK\$1) without prior notice, that is HK\$100.

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

- a. The promotion period is from 2 October 2024 to 31 December 2024 (both dates inclusive) ("the Promotion Period").
- b. The offer is applicable to Personal Customers of BOCHK ("Eligible Customers").
- c. During the Promotion Period, the Eligible Customers are entitled to enjoy 0% fund subscription fee ("Subscription Fee Offer") on the first fund subscription made via Smart Invest ("Eligible Subscription"). There is no cap of the subscription amount of Eligible Subscription.
- d. The Subscription Fee Offer is not applicable to i) fund transactions with subscription fee below 1%, and ii) subscription of money market funds, and iii) switching transactions of funds, and iv) Monthly Funds Savings Plan.
- e. The Subscription Fee Offer is not applicable to fund subscription 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 refund the subscription fee (the "Refund") to the Eligible Customers as defined in the Clause i.**
- g. **Each Eligible Customer is only entitled to the Subscription Fee Offer once during the Promotion Period. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to make investment funds subscription, the main account holder and secondary account holder(s) of the joint-name Funds account are deemed to have enjoyed the Subscription Fee Offer. Please contact BOCHK staff for details.**



- h. If Eligible Customers enjoy the Subscription Fee 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 amount of Refund will be deposited into non-dormant HKD Savings Account or HKD Current Account held by the Eligible Customers on or before 31 March 2025 and Eligible Customers should hold a valid fund account of BOCHK at the time when the Refund is deposited, otherwise the offer will be cancelled.
- j. Employees of BOCHK are not eligible for this Subscription Fee Offer.
- k. For relevant non-Hong Kong dollar denominated fund subscription, the fund subscription amount will be converted into Hong Kong dollar based on the prevailing exchange rate of the relevant currency on the subscription day recorded by BOCHK for calculation of amount of the Refund. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

Terms and Conditions of the “Smart Invest” HKD\$100 Reward Offer (the “Offer”)

- a. The Offer is effective from 2 October to 31 December 2024, both dates inclusive (“the Promotion Period”).
- b. The Offer is applicable to customers who must meet the following conditions i) have not completed any fund subscription through “Smart Invest” on or before 30 September 2024 and ii) successfully complete a fund subscription through “Smart Invest” (no limitation on transaction amount) during the Promotion Period (the “Eligible Customer”). Eligible Customers will be entitled to HK\$100 cash reward (the “Reward”).
- c. During the Promotion Period, each Eligible Customer is entitled to enjoy the Offer once. For the avoidance of doubt, if Eligible Customers use the joint-name Funds account to conduct funds subscription, 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. The Reward is limited in supply on a first-come, first-served basis.
- d. The Reward will be deposited to Eligible Customers’ non-dormant Bank of China (Hong Kong) HKD Saving Account or HKD Current Account on or before 31 March 2025. Eligible Customer should maintain a valid account throughout the Promotion Period and at the time of the Reward being deposited, the reward will otherwise be cancelled.

Terms and Conditions of BOC Cheers Card Welcome Offer

- a. The promotion period runs from 1 October 2024 until 31 December 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 28 February, 2025)

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 Private Wealth or Wealth Management 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 October to 31 December 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 or 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 31 March 2025. 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.

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

- a. The Promotion Period is from 1 October 2024 until 31 December 2024 (both dates inclusive) (“Promotion Period”).
- b. To be eligible for DECATHLON HK\$49 E-gift Card (“The Reward”), participants must successfully register as “Live Young” Rewards Program (“Live Young”) new member and using **【Familymax】** as the promo code, 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 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 Group Life Assurance Company Limited (“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. The Reward will be directly dispatched to the Rewards page (inside Redeemed Rewards) of “Live Young” Rewards App of relevant Eligible Customer(s) within 7 working days of fulfilling all of the requirements mentioned in Clause b above, push notification will be received. For the record of issuance of the 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.
- j. 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.
- k. "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.
- l. For information on Live Young's membership, the Rewards App, campaigns, 一〇 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 and/or BOCG Insurance.
- BOCHK and/or BOCG Insurance 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 BOCG Insurance 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.

BOCHK is appointed by fund houses as agent. The fund product is a product of fund houses but not that of BOCHK. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.

Important 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. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to US persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

Life insurance products Important Notes

- The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid.
- The Life Insurance Plans and the supplementary rider(s) (if any) is underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by the Insurance Authority to carry on long term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.



- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- Customer is required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. For enquiry, please contact your Relationship Manager.
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Life Insurance Plans and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Life Insurance Plans and the supplementary rider(s) (if any) is subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the Insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly the insurance company and the customer.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provision issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Life Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agencies.

Important Notes:

- The Designated Insurance Plans and the supplementary rider(s) (if any) are underwritten by BOCG Insurance.
- BOCHK is the appointed insurance agency of BOCG Insurance for distribution of the Designated Insurance Plans. The Designated Insurance Plans are products of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Designated Insurance Plans should be resolved directly between BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong Special Administrative Region of the People's Republic of China. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the Designated Insurance Plans is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the Designated Insurance Plans, and to amend the relevant terms and conditions at any time. In case of any dispute(s), the decision of BOCG Insurance and/or BOCHK shall be final.
- This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the



Designated Insurance Plans and the supplementary rider(s) (if any). For enquiry, please contact the staff of BOCHK.

- The Designated Insurance Plans and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOCG Insurance. Details of the coverage of the Designated Insurance Plans are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy documents for the details of the insured items and coverage, provisions and exclusions.

The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

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!