

FamilyMAX Rewards Terms and Conditions

Terms and Conditions of Fortune Panda – Welcome Rewards

- a. From 1 January to 31 March 2025 (both dates inclusive) (“Family Reward Promotion Period”), customers at the age of 11 to 17 who have newly taken up *i-Free Banking* (“Eligible i-Free Banking Family Reward Customer”) or Integrated Banking Service customers who newly open “*Kiddie Sky Savings Account*” for their children below the age of 11 (“Eligible Kiddie Sky Family Reward Customers”) (collectively called “Eligible Customers”), and deposit HK\$3,000 or above and maintain the amount until 30 April, 2025 after successful designated account opening, and fulfilled requirements below are eligible for Lucky Money Reward of HK\$100 (“Lucky Money Reward”) :
- Eligible Customer must not have taken up/cancelled *i-Free Banking* or opened/cancelled any *Kiddie Sky Savings Account* in Bank of China (Hong Kong) Limited (“BOCHK”) in the past 6 months prior to 1 January 2025.
 - Lucky Money Reward will be credited to correspondence “*Kiddie Sky*” account or “*i-Free Banking*” on or before 31 July 2025.
 - The status of the Integrated Banking Service, “*Kiddie Sky*” account or “*i-Free Banking*” should be valid when Lucky Money Reward is credited to “Eligible Kiddie Sky Family Reward Customer” or “Eligible i-Free Banking Family Reward Customer” by BOCHK. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- b. “Eligible Kiddie Sky Family Reward Customer ” or “Eligible i-Free Banking Family Reward Customer” deposits HK\$20,000 or above and maintain the amount until 30 April, 2025, AND “Eligible Kiddie Sky Family Reward Customer ” or father/ mother/ guardian of “Eligible i-Free Banking Family Reward Customer” has maintained the *Private Wealth/ Wealth Management* during Family Reward Promotion Period, and fulfilled requirements above are eligible for one piece of extra gift (“Eligible Gift Customer”) on top of Lucky Money Reward :

New Open Account/ Service	Extra Gift
<i>Kiddie Sky Savings Account</i>	Exclusive Panda Octopus Watch (Child)
<i>i-Free Banking</i> (age of 11 to 17)	Exclusive Panda Octopus Card (Adult)

- The quota of gift is limited, first come first served and available while quota lasts.
 - During account opening of “i-Free Banking”, “My Invitation Code” of *Private Wealth/ Wealth Management* customer must be inputted in “Referrer Invitation Code” field by BOCHK branch staff in order to receive the gift(s).
 - Eligible Gift Customer will receive separate notification regarding gift redemption details on or before 30 June 2025. Eligible Customers must ensure that their respective mail address, email address and mobile number on the BOCHK’s record are accurate, otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
 - The status of the “*Kiddie Sky*” account or “*i-Free Banking*” should be valid and father/ mother/ guardian must maintain the *Private Wealth/ Wealth Management* when the gift notification to Eligible Gift Customer. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
- c. Each “Eligible Kiddie Sky Family Reward Customer” or “Eligible i-Free Banking Family Reward Customer” can only enjoy Lucky Money Reward and designated gift once. Each “Eligible Kiddie Sky Family Reward Customer” or father/ mother/ guardian of “Eligible i-Free Banking Family Reward Customer” can enjoy the reward once only even one maintains more than one banking service (i.e. *Kiddie Sky Savings Account* or *i-Free Banking*) during Family Reward Promotion Period.
- d. The above Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK shall not be liable for loss of the redemption letter under any circumstances and will not reissue or replace any of them.



- e. BOCHK reserves the right to offer an alternative gift or cash reward as replacement without prior notice.
- f. The gift is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
- g. BOCHK will not accept any liability for the difference between the reference retail price of the gift and the actual market price.
- h. *Kiddie Sky Savings Account* is only applicable to children who are below the age of 11. Please contact BOCHK staff for more details.

Terms and Conditions of Fortune Panda Lucky Draw

- a. From 1 January to 31 March, 2025 (both dates inclusive) (“Lucky Draw Promotion Period”), existing BOCHK *Private Wealth* and *Wealth Management* customer (“Designated Customer”) or becoming Designated Customer during the Lucky Draw Promotion Period and complete the following Basic Mission, will be automatically entitled to one Lucky Draw chance to win below Lucky Draw prize (“Prize”) (“Eligible Lucky Draw Customer”). Customer can be entitled to one extra lucky draw chance when completed each Extra Mission(s):

	Prize	Winners
Grand Prize	Hotel accommodation 1 night and Ocean Park Annual Membership (for 2 adults and 2 students)	2
Second Prize	Ocean Park Annual Membership (for 2 adults and 2 students)	2
Third Prize	Realistic Panda Cub Plush x1	3

Basic Mission:	
<ul style="list-style-type: none"> ● Increase deposit balance of HK\$100,000 or above¹ OR ● Successfully open <i>Kiddie Sky Savings Account</i> (for aged under 11) or <i>i-Free Banking</i>² (for aged 11-17) for children under 18 years old and deposit HK\$20,000 or above 	Lucky Draw chance x 1
Extra Mission(s): Customers must fulfilled above Basic Mission and completed below Extra Mission(s) within Lucky Draw Promotion Period to enjoy extra Lucky Draw chances. (The more the number of missions are completed, the more the number of Lucky Draw chance will be entitled)	
<ul style="list-style-type: none"> ● Successfully open a BOC Cheers Card³ OR ● Accumulated BOC Cheers Card spending of every HK\$15,000 or its equivalent⁴ OR ● Accumulated BOC Mastercard[®] Debit Card spending of every HK\$15,000 or its equivalent⁵ OR ● Accumulated payment of every HK\$10,000 via BoC Pay+ ⁶ 	Lucky Draw chance x 5 for completion of each Extra Mission(s) on the left
<ul style="list-style-type: none"> ● Accumulated foreign exchange transactions amount of every HK\$80,000 or its equivalent⁷ OR ● Setup a Time Deposit of HK\$500,000 or above with the tenure of minimum 3 months⁸ 	Lucky Draw chance x 10 for completion of each Extra Mission(s) on the left

Remarks:

1) Total Hong Kong dollar and foreign currency deposit balance (including Savings account, Current account) of the customer (“Total Deposit Balance”) increase at least HKD \$100,000 (HKD equivalent) on 31 March 2025, compared with 31 December 2024.



2) Open *Kiddie Sky Savings Account* for child below the age of 11 or child at the age of 11 to 17 who have take up *i-Free Banking*, and deposit HK\$20,000 new fund or above and maintain the amount during Lucky Draw Promotion Period. During account opening of “*i-Free Banking* service”, “My Invitation Code” of parent (Eligible Lucky Draw Customer) must be inputted in “Referrer Invitation Code” field by BOCHK branch staff.

3) Customers who successfully applied for the BOC Cheers Visa Infinite Card or BOC Cheers Visa Signature Card by 31 March 2025 and application be approved, will be entitled to extra lucky draw chances.

4) For every accumulated eligible transaction with BOC Cheers Visa Infinite Card or BOC Cheers Visa Signature Card reaches the equivalent of HK\$15,000 during the lucky draw promotion period, customer will be entitled to five extra lucky draw chances. Eligible Transaction includes retail transaction and the spending via mobile payment (includes BoC Pay, Union Pay App, Apple Pay, Google Pay, Samsung Pay and Huawei Pay) (if applicable), but excludes AlipayHK and WeChat Pay transactions, Instant Rewards transactions, Cash Before Cash amounts, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

5) Aggregate Principal & Supplementary Debit Card spending including any in-store retail purchases, contactless payments, mobile payments, and online retail purchases (“Eligible Spending”) during BOC Mastercard® Debit Card Promotion Period. Eligible Spending is only applicable to transactions made during the Promotion Period and to be posted to BOC Mastercard® Debit Card account by 31 March 2025. The following transactions are not applicable for Eligible Spending:

- (a) fees and charges;
- (b) cash withdrawal;
- (c) bank transfers;
- (d) purchase transactions effected outside of Mastercard network;
- (e) bill payment (including tax payments to the tax authorities);
- (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;



- (v) rental payment or property purchase;
- (vi) purchase and/or reload of stored value cards or e-Wallets;
- (vii) purchase of cryptocurrencies; and
- (viii) instalment payments.

BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.

In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.

6) This task will start from 6 Jan 2025, which means on or after 6 Jan 2025 the Eligible Customer can download BoC Pay+ APP and register BoC Pay+ account or upgrade the BoC Pay Account to BoC Pay+ Account and spend at merchants / bill payments / fund transfers of accumulated amount of HK\$10,000 (No single net spending requirement) via BoC Pay+ to complete this Designated Product Transaction. (Only payment via BoC Pay+ will be counted, payment via BoC Pay will not be counted.)

7) Only applicable to Eligible Lucky Draw Customer who conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and accumulated every HK\$80,000 during Debit Card Promotion Period. Only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking ("Eligible Exchange Transactions"). Foreign Currency Exchange is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.

- b. The staffs of BOCHK who hold this Lucky Draw campaign are not eligible to participate in this Lucky Draw.
- c. Regardless the number of lucky draw chances, each Eligible Lucky Draw Customer can win a maximum one prize in this lucky draw.
- d. The lucky draw will be conducted on or before 31 May 2025 and the lucky draw result will be announced on BOCHK website (www.bochk.com) from 30 June 2025. BOCHK will contact the winners by phone.
- e. Winners should ensure that his / her contact number and corresponding address are correct in BOCHK record. If the contact number and corresponding address of the winner are invalid, the winner will be considered as disqualified for the lucky draw.
- f. BOCHK reserves the right to offer an alternative prize or cash reward as replacement without prior notice.
- g. The Prize is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
- h. Winners should understand and accept that BOCHK is not the supplier of the prizes. BOCHK shall bear no liability relating to any aspect of the prizes, including but limited to their quality and the services. The prizes may be subject to additional terms and conditions as stipulated by the supplier.



- i. BOCHK will not accept any liability for the difference between the reference retail price and the actual market price.
- j. BOCHK reserves the right to vary, modify and terminate the lucky draw and to amend any of these terms and conditions at any time without any prior notice. In case of disputes regarding the lucky draw, the decision of BOCHK shall be final and binding.
- k. Fraud and abuse will result in forfeiture of the winner's eligibility to participate in the Lucky Draw. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of BOCHK. BOCHK reserves the absolute right to forfeit the winner's eligibility to participate in the lucky draw and / or entitlement to the prize.
- l. The winner should maintain valid "Private Wealth" or "Wealth Management" status and Debit Card at the time of the lucky draw result announcement. Otherwise he / she will be disqualified from the lucky draw prize.
- m. BOCHK is not the supplier of the prizes and will not bear any legal responsibility related to the prizes.
- n. Please note that the lucky draw is conducted in a random manner, and each prize has a specific probability depending on the number of participants. Obtaining a lucky draw opportunity does not mean that the customer will necessarily receive any reward, and there is no guarantee that the customer will win the prize if the number of insurance plans enrolled in or transaction conducted reaches a certain quantity.

Terms and Conditions of FamilyMAX Monthly Deposit Savings Plan – Club Deposit

- a. The promotion period is from 2 January 2025 to 31 March 2025 (both dates inclusive)("Promotion Period").
- b. This offer is only applicable to *Kiddie Sky Savings Account* or child at the age of 11 to 17 who have take up *i-Free Banking* of BOCHK.
- c. To be eligible for these offers, customers must successfully set up new "FamilyMAX Monthly Deposit Savings Plan" via any branch of BOCHK during the Promotion Period.

Currencies	HKD
Contribution Period	12 months
Interest Rates (p.a.)	2.50%
Contribution Cycle	1、2、3 or 6 months
Minimum Contribution Amount per Time (Original Currencies)	\$500
Maximum Contribution Amount per Time (Original Currencies)	\$50,000

General Terms:

- **Deposits may not be uplifted before maturity. For a call deposit, maturity refers to the expiry of your notice of the agreed period to BOCHK. BOCHK may permit an early uplift subject to payment of BOCHK losses, expenses and charges (in the amounts determined by BOCHK). No interest will be payable on the deposit if an early uplift is permitted. Interest on a deposit is only payable at maturity. A deposit, which would otherwise mature on a non-business day (like Saturday, Sunday or public holiday), matures on next business day.**
- **If BOCHK exercises discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae (whichever is higher) subject to a minimum of HKD200:**
 1. **Time Deposit Principal x (Prime Rate* - Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**
 2. **Time Deposit Principal x (Inter-Bank Offer Rate* – Time Deposit Interest Rate) x No. of Days due to Maturity/Total No. of Days in a Year**

***Subject to the rate as quoted by BOCHK from time to time.**

- If customer updates maturity instruction of Club Deposit that amending "Settlement Account" (also "Deposit Account") to other accounts under the same customer, subsequently the amendment will automatically update the "Autopay Account" (also "From Account") of Club Deposit same as amended "Settlement Account".



- The above products, services and offers are subject to the relevant terms. Please download a backup for reference. For details, please refer to the relevant promotion materials or contact the staff of BOCHK.
- The preferential time deposit interest rate in this promotion material is quoted based on the interest rates published on 2 January 2025 by BOCHK and is for reference only. The preferential interest rate is a one off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by BOCHK from time to time.

Terms and Conditions of Welcome Smart Savings Deposits

- The promotion period is from 1 January 2025 to 31 March 2025 (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 January 2025 (“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	2.2%
500,000 or above to below 2,000,000	2.5%
2,000,000 or above	2.8%

- 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 BOC Mastercard® Debit Card Up to 1% cash rebate offer

- The promotion period is from 1 Jan 2025 to 31 March 2025 (both dates inclusive)(“Promotion Period”).
- 0.5% basic cash rebate:
 - This reward is only applicable to BOCHK customers who have BOC Mastercard® Debit Card (“Debit Card”) approved by BOCHK during the Promotion Period. (the “Eligible Customers”).
 - The Eligible Customers who make any retail spending at any online, local, and overseas merchants via the Debit Card during the Promotion Period (“Eligible Spending”) could enjoy 0.5% basic cash rebate. For details, please refer to BOC Mastercard® Debit Card Cash Rebate Terms and Conditions.
- Additional 0.5% cash rebate for *Private Wealth* customers:
 - This reward is only applicable to BOCHK *Private Wealth* customers who have Debit Card approved by BOCHK during the Promotion Period. (the “Eligible Private Wealth Customers”).



- ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible Private Wealth Customers who make any Eligible Spending during the Promotion Period after Debit Card approval can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate.
 - iii. Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 June 2025.
 - d. The transaction date, time, exchange rate and amount of Eligible Spending are subject to the record of BOCHK. BOCHK reserves the right to amend any calculation method of Eligible Spending at its sole.
 - e. The following transactions are not applicable for Eligible Spending:
 - (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
- The Bank may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- f. In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.
 - g. Eligible Customers should maintain relevant non-dormant HKD Saving Account or HKD Current Account and Debit Card during the Promotion Period or at the time when the cash rebate is deposited, otherwise the reward will be forfeited.
 - h. The reward cannot be exchanged for other gifts, and is also non-refundable and not for sale.

Foreign Exchange Welcome Reward via Mobile Banking for BOC Mastercard® Debit Card Customers

- a. The promotion period is from 1 January 2025 to 31 March 2025 (both dates inclusive)("Promotion Period").
- b. This Rewards is only applicable to BOCHK *Private Wealth*, *Wealth Management* and *Enrich Banking* customers (the "Integrated Banking Services Customers") who did not have foreign exchange transaction via BOCHK (including buy or sell of any foreign currencies available in BOCHK) from 1 July 2024 to 31 December 2024 and **who are principal cardholders of BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period**. (the "Eligible Customers").
- c. The Eligible Customers must fulfil all the following criteria during Promotion Period in order to be entitled to HK\$500 welcome reward ("FX Welcome Reward"):
 - I. Reached accumulated foreign exchange transactions amount of HK\$100,000 (or its equivalent) or above through the HKD/Multi Currency/RMB account in sole name via BOCHK Mobile Banking ("Eligible Exchange Transactions"), AND



- II. Made any in-store retail purchases, contactless payments, mobile payments, and online retail purchases with accumulate spending of HK\$5,000 (or its equivalent) or above via the BOC Mastercard® Debit Card (“Eligible Spending”). (Eligible Spending of an additional card will be combined with those from the main card to calculate towards the total eligible spending under the same debit card account.)
- d. Eligible Exchange Transactions is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking. FX Welcome Reward is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time.
- e. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions & Eligible Spending as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK in real time on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole discretion.
- f. Eligible Spending is only applicable to transactions made by principal and supplementary card(s), if applicable, during the Promotion Period and to be posted to the Debit Card account on or before 10 April 2025.
- g. The following transactions are not applicable for Eligible Spending:
- (a) fees and charges;
 - (b) cash withdrawal;
 - (c) bank transfers;
 - (d) purchase transactions effected outside of Mastercard network;
 - (e) bill payment (including tax payments to the tax authorities);
 - (f) quasi cash transactions, including:
 - (i) betting and gambling transactions;
 - (ii) transactions at non-financial institutions (including purchase of foreign currency, money orders and travelers cheques);
 - (iii) transactions at financial institutions (including purchase of merchandise and services from banks or investment trading platforms);
 - (iv) wire transfers;
 - (v) rental payment or property purchase;
 - (vi) purchase and/or reload of stored value cards or e-Wallets;
 - (vii) purchase of cryptocurrencies; and
 - (viii) instalment payments.
- The Bank may from time to time at its sole discretion define the meaning of “Eligible Spending”, with reference to Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, we are not liable for their accuracy or categorization of transaction merchant types.
- h. In the event of termination of a Debit Card account, cancellation of a Debit Card, violation of the BOC Mastercard® Debit Card Terms and Conditions or a Debit Card account being in default during the promotion period or at the time when the reward is deposited, the rebate entitlement will be forfeited automatically forthwith.**
- i. Each Eligible Customers can enjoy maximum \$500 FX Welcome Reward once only.
- j. This FX Welcome Reward cannot be used in conjunction with “HK\$388 Exclusive Welcome Rewards for Foreign Exchange via Mobile Banking for Cross-boundary customers”.
- k. The Rewards will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers’ non-dormant HKD Saving Account or HKD Current Account on or before 31 July 2025.



- I. Eligible Customers should maintain valid Integrated Banking Services, relevant non-dormant HKD Saving Account or HKD Current Account and BOC Mastercard® Debit Card during the Promotion Period or at the time when the FX Welcome Reward is deposited, otherwise the rewards will be forfeited.**
- m. The rewards cannot be exchanged for other gifts, and is also non-refundable and transferrable and not for sale.

Terms and Conditions of “Airport Express Ticket 50% Off” Offer

- a. The promotion period is from 26 July 2024 – 30 June 2025 (both dates inclusive).
- b. To participate in the offer, the customer must successfully register as a member (the “Member”) of KKday (the “Merchant”) via the KKday website (<https://www.kkday.com/zh-hk>) (the “KKday website”) or KKday mobile application.
- c. To enjoy the designated discount offer (the “Offer”), the customer must successfully log in as a member of KKday and purchase Airport Express Single Journey Ticket with BOC Mastercard® Debit Card issued by Bank of China (Hong Kong) Limited (“Eligible Debit Card”) through the KKday website and/or mobile application by entering the designated Promo Code 【KKDBOCHKAE】 correctly at the time of transaction before payment (“Eligible Transaction”). Offer is applicable to maximum purchase of 4 single journey tickets per single transaction. Each customer could use the Promo Code 2 times only. Offers are only valid for use during the Promotion Period, Promo Code is available on a first-come-first-served basis, while stocks last.
- d. Please refer to the terms and conditions of the specific product page before the purchase and usage of the Promo Code.
- e. This offer is applicable to transactions made in HKD currency only. Offers cannot be exchanged for cash, other products, services, discounts or offers, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offers are not applicable to orders that were already made. If the booking is cancelled for any reason, the Promo code will not be reissued.
- f. After the completion of an Eligible Transaction, the Merchant will send out the electronic receipt via email to the designated email address of the customer. Please contact Customer Services of KKday for any query.
- g. The Bank of China (Hong Kong) Limited (the “BOCHK”) and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to failure to input the Promo Code when conducting transactions/ their own actions (for example, by purchasing the wrong product, forgetting to input Promo Code or using an expired Promo Code).
- h. Product prices are subject to change due to the exchange rate. Customers should refer to the Merchant’s website/ mobile application upon purchase.
- i. Should there be any illegal or fraudulent act committed by a customer, BOCHK/ the Merchant have the right of forfeiture of a customer’s eligibility to participate in this offer and reserve the right to take legal action in such instances.
- j. The Merchant’s website (including <https://www.kkday.com/zh-hk>) and the Merchant’s mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant’s website and mobile application is subject to such service providers’ terms and conditions. BOCHK is not the service provider of the Merchant’s website and mobile application. If customers have any enquiries or complaints relating to the Merchant’s website and mobile application, please directly contact the Merchant. BOCHK gives no guarantee to the Merchant’s website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant’s website and mobile application or the services provided.
- k. BOCHK has not reviewed or verified the information in the third parties’ Mobile Applications or any



materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. BOCHK does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications. Not shall BOCHK be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications.

- l. Customers are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
- m. These terms and conditions of the offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- n. No person other than the customer, the Merchant and BOCHK 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.
- o. BOCHK is not the service providers of the Merchant and / or the service provider. BOCHK accepts no liability for the products and/or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. BOCHK accepts no liability for and shall not be responsible for the product and/or service quality and/or any other matters relating to the product and/or service provided by the Merchant or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The Merchant and/or the service provider of the product and/or service are solely responsible for all obligations and liabilities relating to product and/or service.
- p. BOCHK and/or the Merchant reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
- q. In case of dispute, BOCHK and/or the Merchant reserve the right of final decision on all matters.
- r. All information and images are for reference only.

Terms and Conditions of the Offer for the Life Insurance

- a. Promotion Period refers to the period from 16 December 2024 until 31 March 2025 (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:
 - i. the application form(s) must be duly completed and signed during the Promotion Period;
 - ii. the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 April 2025 (the time when BOC Life receives the documents is based on the record of BOC Life);
 - iii. the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period; and
 - iv. 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 General Insurance Exclusive Promotion

- a. Promotion Period: From 1 January 2025 to 31 March 2025 (both dates inclusive).
- b. To be eligible for the offer, *Private Wealth/ Wealth Management* customers should have successful enrolment in "Universal Smart Travel Insurance Plan", "Greater Bay Area Travel Insurance Plan", "GoStudy Student Insurance Plan", "Premier Home Comprehensive Insurance" or "Smart Domestic Helper Insurance Plan" (the "Designated Insurance Plans") within the Promotion Period via BOCHK Mobile Banking or Online Banking; and have their policies effective on or before 31 April 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 March 2025 (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 6 months after policy cancellation / termination of policy renewals.
- d. Premium Discount Offer:
During the Promotion Period, *Private Wealth/ Wealth Management* customers can enjoy 30% off premium discount of Single Travel Plan or 30% off first year premium discount of Annual Travel Plan



upon successful enrolment in "Universal Smart Travel Insurance Plan"; 30% off premium discount upon successful enrolment in "Greater Bay Area Travel Insurance Plan"; 30% off premium discount upon successful enrolment in "GoStudy Student Insurance Plan"; 30% off first year premium discount upon successful enrolment in "Premier Home Comprehensive Insurance"; and 30% off first installment premium discount upon successful enrolment in "Smart Domestic Helper Insurance Plan", via BOCHK online channels, and by entering the promotional code "FMX25".

- e. Shopping Coupon ("Coupon"):
1. The Coupon is provided by Bank of China Group Insurance Company Limited ("BOCG Insurance").
 2. During the Promotion Period, the first 200 *Private Wealth/ Wealth Management* Customers may receive an extra HK\$100 Coupon upon successful enrolment in the Designated Insurance Plans via BOCHK online channels with net premium of HK\$1,000 or above (not including premium levy) for single policy, by entering the promotional code "FMX25". Customers may enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the promotion material.
 3. The Coupon notification letter and the Coupon will be mailed to the Customers on or before 30 November 2025 in accordance with the correspondence address maintained with BOCG Insurance.
 4. Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon will be forfeited. Coupon cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and / or BOCG Insurance shall not be liable for loss, damage, defacement or stolen of the Coupon notification letter and / or the Coupon along with the Coupon notification letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. The Coupon is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Coupon is out of stock, BOCG Insurance reserves the right to offer another gift / voucher as a replacement without prior notice which may not have the same value and features as the original Coupon. The usage of the Coupon is subject to the relevant terms as specified by the supplier. BOCHK and/ or BOCG Insurance are not the supplier of the Coupon. For enquiry or complaint on the Coupon, please contact the relevant supplier directly. BOCHK and / or BOCG Insurance gives no guarantee to the vouchers or products and service quality of the supplier, or does not accept any liability arising in conjunction with the use of the vouchers or products or services provided by the supplier.
- f. The Premium Discount is offered by BOCG Insurance.
- g. The above-mentioned offers are not applicable to the staff of BOCHK and its subsidiaries.

Terms and Conditions of "Wealth Planning Service" HK\$188 Cash Reward Offer

- a. Promotion period is from 2 January 2025 to 31 March 2025 (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 HKD188 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 March 2025, the Cash Reward will be credited to the Eligible Customer's individual savings account before 31 May



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

- a. The promotion period is from 2 January 2025 to 31 March 2025 (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 30 June 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

- a. The Offer is effective from 2 January 2025 to 31 March 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 31 December 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 30 June 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

Promotion Period and Eligibility of Welcome Offer:

- a. The promotion period runs from now until 31 December 2025 (“Promotion Period”).
- b. Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature Card) and BOC Chill Card (“Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong. Only applicant whose Eligible Credit Card application is approved within the promotion period will be eligible for the Welcome Offer.
- c. Welcome offer is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary 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 Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.
- d. Should two or more BOC Credit Card and/or BOC Dual Currency Credit Card be successfully approved within the Promotion Period, applicants 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 firstly approved will be offered.

Welcome Offer and Spending Requirement:

- e. Eligible Credit Card Cardholder (“the Cardholder”) is required to activate the credit card and fulfil the below spending requirement within the first month and following 2 calendar months of card issuance (“Spending Period”) (Refer to Example) to be eligible for the Welcome Offer:

Eligible Credit Cards	Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)	Extra Welcome Offer
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above	75,000 Points Fulfill the spending requirement of BOC Cheers Card and hold a BOCHK “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, 2026)
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above	
BOC Chill Card	HK\$500 Cash Rebate	Accumulate spending of HK\$5,000 or above	Not applicable

Spending Period Example:

Card Issuance Date	Spending Period
8 January 2025	8 January 2025 to 31 March 2025
10 December 2025	10 December 2025 to 28 February 2026

- f. Eligible Transaction includes retail transaction and excludes cash advance, Cash Before Card, unposted amount of merchant instalment 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, transaction at non-financial institutions (including but not limited to the purchase of foreign currency, money order and travellers cheque), transaction of financial institutions (including but not limited to the purchase of merchandise and services from banks, savings and loans), purchase of cryptocurrencies, wire transfer, money order, for purchase and/or reload of store-value card/gift card or e-wallet, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, investment transaction, any other transaction without sales slip and any other category as may be defined by the Company at its sole discretion from time to time. Main card and additional/supplementary card spending will be combined for calculation.
- g. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- h. Unless otherwise specified, eligible overseas retail spending means retail transaction made and settled in foreign currency but exclude foreign currency transaction settled in Hong Kong Dollar (based on the currency posted in the credit card statement).
- i. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points/Cash Rebate.
- j. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- k. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International and Mastercard Asia/Pacific (Hong Kong) Limited for properly defining above spending categories counted as Eligible Transaction.
- l. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

Fulfilment of Welcome Offer:

- m. The Welcome Offer awarded will be credited to the main card account of the Eligible Credit Card within the following 4 calendar months after the card issuance month upon fulfilment of all requirements (if applicable).
- n. The Gift Points of Extra Welcome Offer awarded for BOC Cheers Card will be credited to the main card account of the Eligible Credit Card within the following 5 calendar months after the card issuance month upon fulfilment of all requirements (if applicable).
- o. The Cash Rebate awarded for BOC Chill Card will be rounded to the nearest dollar and will be credited to the main card account of the Eligible Credit Card.
- p. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Welcome Offer:

- q. The Company will verify the transaction record to confirm the offer entitlement of the Cardholder. In the event of discrepancy between the Cardholder's transaction and the Company's record, the Company's record shall prevail.
- r. If multiple redemption of Welcome Offer and Extra Welcome Offer has occurred or any of the transaction 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 amount equivalent to the cost of the Welcome Offer and Extra Welcome Offer to the Cardholder's credit card account without prior notice. If the Welcome Offer is Gift Point, in the event of insufficient Gift Point for the purpose as aforesaid, the Company reserves the right to debit 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) to the Cardholder's credit card account without prior notice.

- s. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable. Cash Rebate 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 Cash Rebate is credited.
- t. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- u. The terms and conditions specified in the BOC Credit Card “Gift Point Gift Rewards Programme” also apply, please visit BOCHK website for details.
- v. No person other than the Eligible Cardholder and the Company will have any right under the contracts (Rights of Third Parties) ordinance to enforce or enjoy the benefits 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 January 2025 until 31 March 2025 (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 30 June 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.

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.

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.



Currency exchange is also subject to cost (being the spread between the buy and sell of relevant currencies).

RMB Conversion Limitation Risk

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. Currency exchange is also subject to cost (being the spread between the buy and sell of RMB). RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

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.



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

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