

Terms and Conditions of iFree Banking Open via Mobile Banking App – Family Rewards

- a. From 14 April, 2025 to 30 June, 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 Family Reward Customer”) via Mobile Banking App, and deposit designated amount and maintain the amount until 31 July, 2025 after successful designated account opening, and fulfilled requirements below are eligible for

Designated Deposit New Funds requirement	Rewards	qty
HK\$3,000 or above	HK\$100 (“Lucky Money Reward”)	-
HK\$20,000 or above	Exclusive Panda Octopus Card (Adult) (“Eligible Extra Gift Customer”)	200

- i. Eligible Customer must not have taken up/cancelled *i-Free Banking* in Bank of China (Hong Kong) Limited (“BOCHK”) in the past 6 months prior to 1 April 2025.
 - ii. Lucky Money Reward will be credited to correspondence *i-Free Banking* on or before 30 September 2025.
 - iii. The status of the Integrated Banking Service, *i-Free Banking* should be valid and father/ mother/ guardian must maintain their Integrated Banking Services when Lucky Money Reward is credited to “Eligible 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.
 - iv. “Eligible Extra Gift Customer” will receive separate notification regarding gift redemption details on or before 30 September 2025. “Eligible Extra Gift Customer” 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.
- b. The quota of gift is limited, first come first served and available while quota lasts.
 - c. The status of the Integrated Banking Service, the *i-Free Banking* should be valid and father/ mother/ guardian must maintain their Integrated Banking Services when the gift notification to “Eligible Extra 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.
 - d. Each “Eligible Family Reward Customer” can only enjoy Lucky Money Reward and designated gift once.
 - e. 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.
 - f. BOCHK reserves the right to offer an alternative gift or cash reward as replacement without prior notice.
 - g. The gift is non-transferable, non-refundable and non-exchangeable for cash or other product(s).
 - h. BOCHK will not accept any liability for the difference between the reference retail price of the gift and the actual market price.

Terms and Condition of HKD Time Deposit Preferential Interest rate of up to 4.8% p.a. upon i-Free Banking opening account via BOCHK Mobile Banking App

- a. The promotion period is from 14 April 2025 until 30 June 2025, both dates inclusive (“Promotion Period”).
- b. This offer is only applicable to personal banking customer who do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 14 April 2025, and successfully open an account through BOCHK Mobile Banking Application (excluding “QR Account Opening” Service at branch) during the Promotion Period (“Eligible Customer”).
- c. Eligible Customer at the age of 16-17 who successfully place a 1-month HKD “Mobile Account Opening Time Deposit” with “Eligible New Fund Balance” HK\$10,000 or above via Mobile Banking of BOCHK with designated promotion codes during the Promotion Period, can enjoy the below preferential time deposit interest rate offer:



Currency	Preferential Time Deposit Interest Rate (p.a)	Designated Promotion Codes
HKD	4.8%	BBANEWHKD (Customer must enter the "Designated Promotion code" via Mobile Banking Application)

- d. Eligible Customer at the age of 11-15 who successfully place a 1-month HKD "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or above via any branch of BOCHK during the Promotion Period, can enjoy a preferential HKD time deposit interest rate of up to 4.8% p.a., please contact BOCHK branch staff for details.
- e. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.
- f. Each Eligible Customer can only enjoy the HKD "Mobile Account Opening Time Deposit" once and the maximum deposit amount for each Eligible Customer is HK\$100,000.

General Terms:

- **Time deposits should be set up on banking business days of Hong Kong. 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.**

- 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 of Hong Kong Dollars published on 14 April 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.
- Offer is limited, first come first served and available while quota lasts. In case of any dispute, the decision of BOCHK shall be final.

FamilyMAX "Legacy of Love" Bonus Reward

- a. The promotion period is from 14 April 2025 to 30 June 2025 (both dates inclusive).
- b. Customers must fulfill all the requirements in c, d and e below to enjoy designated Free Spending Credit ("Eligible Next Generation Customer").



- c. This promotion shall be applicable to *Private Wealth* customers of BOCHK with Total Relationship Balance (“TRB”) HK\$8,000,000 or above during promotion period (“Eligible Parent Customer”), who refer a children (“Designated Next Generation”) newly take up or upgrade to *Private Wealth* during Promotion Period and fulfill designated TRB.
- d. Achieve the following designated amounts of TRB growth in the next month following the successful designated account opening or upgrading month of Designated Next Generation (comparing to the next month’s TRB after the successful account opening or upgrading month of Designated Next Generation with TRB of March 2025), and maintaining the designated TRB growth amount in the three months following the successful designated account opening or upgrading month:

Integrated Banking Services	TRB Growth Amount	Free Spending Credit
<i>Private Wealth</i>	HK\$4,000,000 or above	HK\$4,000
	HK\$2,000,000 – below HK\$4,000,000	HK\$2,000

- e. Designated Next Generation must complete and sign the designated registration form within the account opening or upgrading month to join this promotion.
- f. FamilyMAX “Legacy of Love” Bonus Reward will be credited to Eligible Next Generation Customer in the form of Free Spending Credit. Free Spending Credit will be credited to the BOC Credit Card Account (excluding additional card) held by Eligible Customers on or before 30 November, 2025, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. For BOCHK Credit Card application, please refer to BOCHK home page > Credit Card > Apply Credit Card.

Month of designated account opening / upgrade	TRB growth in the following month	TRB maintained to the following month	Fulfillment Month
April 2025	May 2025	July 2025	November 2025
May 2025	June 2025	August 2025	
June 2025	July 2025	September 2025	

- g. Each Eligible Next Generation Customer can only entitle the FamilyMAX “Legacy of Love” Bonus Reward once. Customer who entitle this reward cannot entitle the offer of *Private Wealth* Referral Program.

BOC Credit Card Free Spending Credit (“Free Spending Credit”):

- a. 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.
- b. Free Spending Credit will be credited to Eligible Credit Card (excluding additional card). If Eligible Customers hold more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Private Card, Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).



- c. The status of the credit card accounts held by the Eligible Customers 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 the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

Private Wealth / Wealth Management / Enrich Banking / i-Free Banking “Total Relationship Balance” requirements:

- a. In order to enjoy the exclusive services, benefits and privileges of the Integrated Banking Services, a customer should maintain the “Total Relationship Balance” of the following designated amount or above. If a customer is not able to meet the “Total Relationship Balance” requirement, the Bank may allocate the customer to the appropriate Integrated Banking Services status or withdraw the same and the relevant exclusive services, benefits and privileges enjoyed by the customer at its sole discretion.

Integrated Banking Services	“Total Relationship Balance” Requirements
<i>Private Wealth</i>	HK\$8,000,000 or above
<i>Wealth Management</i>	HK\$1,000,000 or above
<i>Enrich Banking</i>	HK\$200,000 or above
<i>i-Free Banking</i>	HK\$10,000 or above

- b. *i-Free Banking* customers aged under 18 are eligible for the waiver of “Total Relationship Balance” requirement. When customers reach the age of 18, it is necessary to maintain the “Total Relationship Balance” up to the above designated amount to continue to enjoy the exclusive services, benefits and privileges of the relevant Integrated Banking Services.
- c. **Allocation of Integrated Banking Services status:**
- BOCHK can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
 - BOCHK can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers’ Integrated Banking Services status according to the new setting and arrangement.**
 - BOCHK can review the Integrated Banking Services status allocated to a customer from time to time. If the “Total Relationship Balance” of the customer is lower than the designated amount as required, BOCHK can allocate, vary or withdraw the related customer’s Integrated Banking Services status.**
 - After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities of BOCHK in relation thereto.**
- d. For details of the “Total Relationship Balance” requirements, please contact BOCHK staffs or visit BOCHK website.

FamilyMAX “Legacy of Love” Product Privileges

Terms and conditions of HKD Time Deposit Preferential Interest rate of up to 4.8% p.a. upon opening account via BOCHK Mobile Banking Application



- a. The promotion period is from 14 April 2025 until 30 June 2025, both dates inclusive ("Promotion Period").
- b. This offer is only applicable to FamilyMAX "Legacy of Love" customer who do not hold any BOCHK single name / joint name / corporate savings, current, loan accounts or safe deposit boxes before 1 April 2025, and successfully open an account through BOCHK Mobile Banking Application (excluding "QR Account Opening" Service at branch) during the Promotion Period ("Eligible Customer").
- c. Eligible Customer who opens an account successfully via BOCHK Mobile Banking Application, and place a 1 month HKD "Mobile Account Opening Time Deposit" with "Eligible New Fund Balance" HK\$10,000 or above via Mobile Banking of BOCHK with designated promotion codes during the promotion period, can enjoy the below preferential time deposit interest rate offer:

Currency	Preferential Time Deposit Interest Rate (p.a.)	Designated Promotion Codes
HKD	4.8%	BBANEWHKD

- d. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance with the balance of the same currency as of last month end, after deduction of the sum of principle amount of the same currency which has been entitled to all new fund offers of time deposit in current month. Time deposit new fund offer is applicable to sole name account only. The balance of all accounts, including Savings Accounts, Current Accounts and Time Deposits of the same currency of Sole name account will be counted towards the calculation of "Eligible New Fund Balance". In case of any dispute on the definition of "Eligible New Fund Balance", the decision of BOCHK shall be final.
- e. Each Eligible Customer can only enjoy the HKD "Mobile Account Opening Time Deposit" once and the maximum deposit amount for each Eligible Customer is HK\$100,000.

General Terms:

- Time deposits should be set up on banking business days of Hong Kong. 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.**
- 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 of Hong Kong Dollars published on 14 April 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.
- Offer is limited, first come first served and available while quota lasts. In case of any dispute, the decision of BOCHK shall be final.

Terms and Conditions of Payroll Welcome Reward

- The promotion period is from 14 April 2025 to 30 June 2025 (both dates inclusive)("Payroll Promotion Period").
- To be eligible for Payroll Welcome Reward BOC Credit Card Free Spending Credit ("Free Spending Credit"), FamilyMAX "Legacy of Love" customers are required to meet all of the following requirements during Payroll Promotion Period ("Eligible Selected Payroll Customers"):
 - (i) should maintain a valid sole-name Savings Account or sole-name Current Account (not including joint-name accounts) ("Payroll Account") with BOCHK; AND
 - (ii) register for Payroll Account via Mobile Banking, Internet Banking, any branch, Phone Banking, or



Webpage of BOCHK with the designated PLAN CODE (UPSELL); AND

- (iii) start receiving salary every calendar month by “electronic payroll arrangement” via Payroll Account within the next 2 calendar months from the date of *Payroll Account* registration, and maintain this arrangement until Free Spending Credit is credited by BOC Credit Card (International) Limited (the “Card Company”); AND
- (iv) have not registered for and/or used BOCHK’s *Payroll Account* in the past 3 months prior to the month of registering *Payroll Account* (not including the registration month) (“Eligible Selected Payroll Customers”); AND
- (v) have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking* and *iFree Banking* (“Integrated Banking Services”). Details of *Payroll Account* Payroll Welcome Reward are as follows:
- **The amount of Free Spending Credit for Payroll Welcome Reward received by the Eligible Selected Payroll Customers will be determined by the categories of customers (*Private Wealth* / *Wealth Management*) by time of the first monthly salary received through the Payroll Account, and the monthly salary.** To be eligible for Free Spending Credit, customer should receive salary on monthly basis, and maintain the categories of customers not lower than that by time of the first monthly salary received through the Payroll Account, until Free Spending Credit is credited by the Card Company. For details, please refer to the following table.

Monthly salary	BOC Credit Card Free Spending Credit	
	<i>Private Wealth</i> customers	<i>Wealth Management</i> customers
HK\$80,000 or above	HK\$1,500	HK\$1,300
HK\$30,000 – HK\$79,999	HK\$1,000	HK\$600
HK\$10,000 – HK\$29,999	HK\$600	HK\$300

The higher payroll amount will be counted if the monthly payroll amount varies.

- Free Spending Credit will be credited to the valid BOC Credit Card Accounts held by the Eligible Selected Payroll Customers on or before the following dates. The Eligible Selected Payroll Customers should still receive salary via the Payroll Account when Free Spending Credit for Payroll Welcome Reward is credited by the Card Company.

Month of receiving the First Salary	Date of crediting the Free Spending Credit
April 2025 to May 2025	On or before 30 September 2025
June 2025 to August 2025	On or before 31 December 2025

- **Eligible Selected Payroll Customers must maintain valid BOC HKD Credit Card/BOC Dual Currency Credit Card main card account (“Eligible Credit Card”) when the Free Spending Credit is credited by the Card Company. Otherwise, the Free Spending Credit will be forfeited and will not be entitled to any award in any other format.**
- “Salary” refers to the basic monthly salary (excluding commission, bonus, double pay, repayment and/or other funds) of which the amount should reach HK\$10,000 (or its equivalent in RMB / USD at the exchange rate as determined by BOCHK) or above.
- “Electronic payroll arrangement” refers to the Eligible Selected Payroll Customer’s employer crediting the Eligible Selected Payroll Customer’s salary to Eligible Selected Payroll Customer’s Payroll Account through the payroll system of BOCHK or other bank. Standing instruction, overseas remittance, local electronic transfer, cheque or cash deposit will not be considered as “electronic payroll arrangement”.
- BOCHK reserves the absolute right to define the terms of “salary” and “electronic payroll arrangement”.
- Each Eligible Selected Payroll Customers can enjoy this offer once only. If an Eligible Selected Payroll Customers receives salary via more than one Payroll Account within the Payroll Promotion Period, the Eligible Selected Payroll Customers can only enjoy the offer once.
- **Each Eligible Selected Payroll Customers should still receive salary through the Payroll Account when the Free Spending Credit is credited. Otherwise, the offer will be forfeited.**
- For the record of BOCHK *Payroll Account*, BOCHK’s system record shall prevail.

BOC Credit Card 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.

- Free Spending Credit will be credited to Eligible Credit Card. If Eligible Customers holder more than one eligible Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Customers 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 the Eligible Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.**

Payroll Welcome Reward General Terms

- Customers can enjoy the above offers simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The rewards cannot be exchanged for other gifts, and is also non-refundable and not for sale.
- Apple and Apple logo are trademarks of Apple Inc., registered in U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc.. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited. HUAWEI EXPLORE IT ON AppGallery and HUAWEI EXPLORE IT ON AppGallery logo are trademarks of Huawei Technologies Co., Limited.
- The above offers are not applicable to the staff of BOCHK and its subsidiaries.

Terms and Conditions of BOC Cheers Card Additional Welcome Offer for FamilyMAX selected “Legacy of Love” customers

- The promotion period runs from 14 April 2025 until 30 June 2025 (the “Promotion Period”).
- This is only applicable to the FamilyMAX selected “Legacy of Love” customers who successfully apply for BOC Cheers Visa Infinite Card (“Eligible Credit Card”) during the Promotion Period. Eligible customers can earn total 10X Gift Points in 5 specified spending categories within the 4th to 6th month after card issuance in order to receive 50,000 Gift Points (“Additional Welcome Offer”), equivalent to HK\$200 (in the ratio of every 250 Gift Points being equivalent to HK\$1).
- During the 4th to 6th month after card issuance, cardholders with a newly opened BOC Cheers Visa Infinite Card are entitled to enjoy a total of 10X Gift Points (which consists of basic 1X Gift Point plus extra 9X Gift Points) for every HK\$1 spending in 5 specified spending categories (including Electronic Stores, Clothing, Jewelry and Watches and Department Stores) (the “Eligible Transaction”)

Category	Merchant Category Code (MCC)	Description
Travel, Leisure and Entertainment	MCC 7832	Motion Picture Theaters
	MCC 7922	Ticket Agencies and Theatrical Producers
	MCC 7991	Tourist Attractions and Exhibits
	MCC 7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers
	MCC 7998	Aquariums, Seaquariums, Dolphinariums, and Zoos
	MCC 7999	Recreation Services
Electronic Stores	MCC 5946	Camera and Photographic Supply Stores
	MCC 5732	Electronics Stores
Beauty	MCC 7230	Beauty and Barber Shops

	MCC 7297	Massage Parlors
	MCC 7298	Health and Beauty Spas
Clothing	MCC 5611	Men' s and Boys 'Clothing and Accessories Stores
	MCC 5621	Women' s Ready-To-Wear Stores
	MCC 5631	Women' s Accessories and Specialty Shops
	MCC 5651	Family Clothing Stores
	MCC 5655	Sports and Riding Apparel Stores
	MCC 5661	Shoe Stores
	MCC 5691	Men' s and Women' s Clothing Stores
	MCC 5699	Miscellaneous Apparel and Accessory Shops
Jewelry and Watches	MCC 5094	Precious Stones and Metals, Watches and Jewelry
	MCC 5944	Jewelry Stores, Watches, Clocks, and Silverware Stores
Department Stores	MCC 5311	Department Stores

- d. The 5 specified spending categories shall be classified according to the merchant codes/ transaction types as defined by VISA Worldwide Pte. Limited or a merchant's acquiring bank, and at the sole and absolute discretion of the Company. The Company has no obligation to clarify which transactions are eligible for the offer before customers conduct the transactions.
- e. 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.
- f. Additional Welcome Offer will be credited to the main Cardholders' account by 31 January 2026. The status of the credit card account being rewarded must be normal, valid and in good credit condition.
- g. Each main Cardholder's account is eligible for earning Additional Welcome Offer of a maximum of 50,000 Gift Points during the entire Promotion Period.
- h. If multiple redemption of Additional 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/ 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.
- i. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- j. **The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.**
- k. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- l. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- m. 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 of Promotion New Securities Account

- Promotion period is from 14 April 2025 until 30 June 2025 (both dates inclusive)("Promotion Period").
1. **New Securities Account \$0 brokerage fee offer for buying or selling Hong Kong stocks / A shares via Designated Trading Channels:**
 - This offer is only applicable to personal banking customers who hold Integrated Account Services and



successfully open new single-name securities account (including securities margin account but excluding family securities account) ("New Securities Account") with BOCHK during Promotion Period and do not have any single-name securities account with BOCHK within 6 months preceding the date of New Securities Account opening ("Eligible New Securities Customer").

- Eligible New Securities Customers who open New Securities Account during Promotion Period are entitled to first 3 months brokerage fee reduction ("Brokerage Fee Reduction") for each buying or selling transaction of securities listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK ("Designated Trading Channels") through the New Securities Account within the first 3 months starting from the date of New Securities Account opening (3 months period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). If Eligible New Securities Customer buying or selling Hong Kong stocks / A shares via Designated Trading Channels through the New Securities Account within the first 3 months after opening the New Securities Account, will be entitled to an additional 3 months (3 months period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included) Brokerage Fee Reduction. The maximum Brokerage Fee Reduction for each Eligible New Securities Customer is as below and there is no maximum limit on the transaction count:

Period of buying or selling Hong Kong stocks / A shares	The maximum amount of Brokerage Fee Reduction
Within the first 3 months starting from the date of New Securities Account opening	HK\$30,000
Within the 4 th month to 6 th month starting from the date of New Securities Account opening	HK\$30,000

- The brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK on the day when the Brokerage Fee Reduction is calculated. **Eligible New Securities Customers should pay the brokerage fee of buying or selling transactions first.**
- The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New Securities Customers on the following rebate date:

Period of buying or selling Hong Kong stocks / A shares	Rebate date
Within the first 3 months starting from the date of New Securities Account opening	On or before 31 December 2025
Within the 4 th month to 6 th month starting from the date of New Securities Account opening	On or before 31 March 2026

- If an Eligible New Securities Customer holds more than one HKD settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction to any one of the HKD settlement accounts.
- Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE or SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- Eligible New Securities Customers should maintain valid New Securities Account, HKD settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.



2. New US stocks services \$0 brokerage fee offer for buying or selling US stocks via Designated Trading Channels:

- This offer is only applicable to personal banking customers who hold Integrated Account Services and successfully open new single-name US stock services ("New US Stocks Services") with BOCHK during Promotion Period and do not have any single-name US stocks services with BOCHK within 6 months preceding the date of New US Stocks Services opening ("Eligible New US Stocks Customers").
- Eligible New US Stocks Customers who open New US Stocks Services during Promotion Period are entitled to first 3 months brokerage fee reduction ("Brokerage Fee Reduction") for each buying or selling transaction of securities listed on New York Stock Exchange (NYSE), NASDAQ or NYSE Amex Equities Market and settled in USD via Internet Banking or Mobile Banking of BOCHK ("Designated Trading Channels") through the New US Stocks Services within the first 3 months starting from the date of New US Stocks Services opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). If Eligible New US Stocks Customer buying or selling US stocks via Designated Trading Channels through the New US Stocks Service within the first 3 months after opening New US Stocks Services, will be entitled to an additional 3 months (3 months period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included) Brokerage Fee Reduction. The maximum Brokerage Fee Reduction for each Eligible New US Stocks Customer is as below and there is no maximum limit on the transaction count:

Period of buying or selling US stocks	The maximum amount of Brokerage Fee Reduction
Within the first 3 months starting from the date of New US Stocks Service opening	HK\$30,000
Within the 4 th month to 6 th month starting from the date of New US Stocks Service opening	HK\$30,000

- The brokerage fee settled in USD will be converted into HKD at the exchange rate determined by BOCHK on the day when the Brokerage Fee Reduction is calculated. **Eligible New US Stocks Customers should pay the brokerage fee of buying or selling transactions first.**
- The Brokerage Fee Reduction will be credited to the HKD settlement account of Eligible New US Stocks Customers on the following rebate date:

Period of buying or selling US stocks	Rebate date
Within the first 3 months starting from the date of New US Stocks Service opening	On or before 31 December 2025
Within the 4 th month to 6 th month starting from the date of New US Stocks Service opening	On or before 31 March 2026

- Other transaction fees still apply, including but not limited to US stocks SEC fee and FINRA fee.**
- Eligible New US Stocks Customers should maintain valid New US Stocks Services, HKD settlement account and Integrated Account Services at the time when the Brokerage Fee Reduction is credited, otherwise the offer will be forfeited.

3. *Private Wealth* customers open new securities account and complete a buying or selling stock transaction to enjoy 100 units of The Tracker Fund of Hong Kong offer:

- Promotion period is from 14 April 2025 until 30 June 2025 (both dates inclusive)("Promotion Period").
- This offer is only applicable to *Private Wealth* personal banking customer who successfully open a new single-name securities account (which must simultaneously open Hong Kong Stocks, A Shares and US Stocks services) with BOCHK during Promotion Period. The definition of a new single-name securities account does not include a new Securities Margin Account opened by existing customers and a new Family Securities Account opened by existing customers ("New Securities Account"), and only applicable



to the *Private Wealth* personal banking customers who have not held any single-name securities account with BOCHK in the 6 months prior to the opening of the New Securities Account ("Eligible Customer").

- This offer is not applicable to the licensed persons or registered persons under the Securities and Futures Commission.
- Eligible Customer who complete a buying or selling stock transaction (include odd lot transaction) within the first 3 months after opening the New Securities Account (3 months period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included) will be entitled to 100 units of Tracker Fund of Hong Kong (Stock Code: 2800.HK) ("Free Stocks") worth HK\$2,346 (The value of the shares is calculated based on the closing price on HKEx on 31 March 2025 and is provided for reference only) ("Eligible New Securities Customer").
- Each Eligible New Securities Customer will be entitled the Free Stocks once only.
- BOCHK will deposit the Free Stocks into the New Securities Account of Eligible New Securities Customers, and upon deposit of the Free Stocks, notification will be sent via SMS to the valid mobile phone number of the Eligible New Securities Customers on or before 31 December 2025 according to BOCHK's records. The Free Stocks can be traded normally once it is deposited into the New Securities Account of Eligible New Securities Customers. Eligible New Securities Customers can track the status of the deposit of Free Stocks by checking the relevant SMS notification or checking the changes of holdings of their New Securities Accounts.
- Eligible New Securities Customers should maintain valid New Securities Account, *Private Wealth service* and should not be a licensed person or registered person under the Securities and Futures Commission, at the time when the Free Stocks deposit into New Securities Account. Otherwise, BOCHK will revoke the right of Eligible New Securities Customer to receive Free Stocks without prior notice.
- **Please note that transaction fees will apply to Eligible New Securities Customers when they sell the Free Stocks, including but not limited to transaction charges, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by Hong Kong Exchanges and Clearing Limited ("HKEx"), etc. (where applicable).**
- BOCHK reserves the right to substitute the Free Stocks offered in this promotion with other gifts / coupons at any time without prior notice. The value of the substitute gifts / coupons may be different from the value of the Free Stocks provided for this promotion.
- BOCHK cannot guarantee or assume any responsibility for any Free Stocks that may not be distributed due to force majeure factors (including but not limited to, situation where the Free Stocks are suspended or delisted from HKEx, or where the related company fails to successfully list on HKEx).
- The gift of shares and related advertisements do not constitute any offer, solicitation, recommendation, opinion, or guarantee by BOCHK for any securities, financial products, or instruments. Investment involves risks, and caution should be exercised when entering the market. BOCHK has no relationship with the company corresponding to the securities. In case of any dispute, the BOCHK reserves the right of final interpretation.

Terms of Investment Funds Transfer-In Reward for Selected Customers

- a. The promotion period of the offer is from 1 April to 30 June 2025 (both dates inclusive) ("Promotion Period").
- b. This offer is only applicable to Private Wealth customers and designated Wealth Management customers of Bank of China (Hong Kong) Limited ("BOCHK") ("Selected Customers"). For details of Selected Customers requirement, please contact your Relationship Manager.
- c. Selected Customers who (i) successfully submits an investment funds transfer-in application during the promotion period; and (ii) successfully places the stated investment fund transfer from other financial institution(s) into their Investment Fund account in BOCHK on or before 31 July 2025, will be eligible to receive the cash reward (the "Eligible Customers").
- d. Eligible Customers who transfer-in an accumulated amount of investment funds of every HK\$200,000 (or equivalent) will be eligible to receive HK\$1,000 cash reward (the "Transfer-In" Reward). The maximum amount of the Transfer-In Reward is HK\$20,000.
- e. Only open-ended investment funds distributed by BOCHK are eligible to this offer. BOCHK has the sole



and full discretion to decide whether the investment fund concerned may be transferred into BOCHK and whether the transfer transaction is eligible to the offer. For more information on which investment funds are eligible, please contact our Customer Relationship Manager.

- f. BOCHK only accepts investment funds transferred from account(s) held in other financial institution(s) by the same Eligible Customers using the same name. The account holder name of the investment funds being transferred from other financial institution(s) must be as same as the Investment Fund account holder's name as registered in BOCHK.
- g. The amount of the Transfer-In Reward which Eligible Customers can enjoy is calculated based on the amount of eligible investment fund being transferred-in to their BOCHK Investment Fund account during the promotion period (the "Accumulated Amount"). The accumulated amount is calculated based on the unit price of the investment funds on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK.
- h. If Eligible Customers transfer out the relevant transferred-in investment fund to other financial institutions on or before 31 October 2025, the Transfer-In Reward should be deducted in proportion to the respective transferred-out amount. BOCHK reserves the right to deduct the Transfer-In Reward amount, which was given to the Eligible Customers, directly from their accounts without prior notice.
- i. The Transfer-in Reward will be deposited into non-dormant HKD Saving Account or HKD Current Account held by Eligible Customers on or before 31 October 2025, and Eligible Customers should hold a valid BOCHK Investment Fund account at the time when the Transfer-in Reward is deposited, otherwise the reward will be forfeited.
- j. Employees of BOCHK are not eligible for this promotion.
- k. For non-Hong Kong dollar denominated fund transactions, the fund transaction amount will be converted into Hong Kong dollar based on the prevailing exchange rate on such transaction day quoted by BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

Terms and Conditions of the Offer for the Life Insurance

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") (collectively called: "Insurance Companies" for distribution of life insurance products. The life insurance product is a product of Insurance Companies but not BOCHK. Please contact Branch relationship Manager for more life insurance plans details.

Terms and Conditions of China Life (Overseas) Insurance offer

- a. The Promotional Period of the offer is from 1 April 2025 to 30 June 2025 (hereinafter "the Promotional Period").
- b. During the Promotional Period, the customers who have applied for the designated life insurance plan (hereinafter "Designated Insurance Plan") of China Life Insurance (Overseas) Company Limited (hereinafter "China Life (Overseas)") through Bank of China (Hong Kong) Limited (hereinafter "the Bank") and if the relevant policies are successfully issued by China Life (Overseas) can enjoy the "First Year Premium Discount Offer".
- c. The first year premium discount shall be deducted from the initial premium. First Year annualized premium amount is the initial annual premium amount payable of the Policy, and the premium discount, prepaid premium and premium levy are not included.
- d. If the policy is cancelled within the cooling-off period or in any other circumstances under which the premiums need to be refunded, China Life (Overseas) will only refund the premiums and premium levy actually paid by the customer excluding any First Year Premium Discount Offer.
- e. The above mentioned First Year Premium Discount Offer is non-transferable and non-redeemable for cash.
- f. No person other than China Life (Overseas), the Bank and its customers shall have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any of the provisions of these Promotional Terms and Conditions or to enjoy the benefit under any of the provisions of these Promotional Terms and Conditions.
- g. In case of any dispute regarding this promotional program, the decision of China Life (Overseas) and the Bank shall be final and conclusive and binding on the customers.
- h. China Life (Overseas) and the Bank reserve the right to suspend, terminate or extend this promotional program, and/or to replace, supplement or alter these Promotional Terms and Conditions at any time



without giving prior notice to the customers.

- i. By participating in the Offer, policyholders agree that they have read and agreed with the Promotional Terms and Conditions herein.
- j. These Promotional Terms and Conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.

Terms and Conditions of BOCL Life insurance offer

- a. Promotion Period refers to the period from 1 April 2025 until 30 June 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 July 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.
- c. Policy(ies) that fulfill the above-mentioned requirements (i) to (iv) is / are known as "Eligible Policy(ies)". 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.

Terms and Conditions of General Insurance Exclusive Promotion

- a. Promotion Period: From 1 April 2025 to 30 June 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 July 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 30 June 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 Mobile Banking or Online Banking, 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 the “Financial Needs Analysis” Offer

- a. From 1 April 2025 to 30 June 2025 (both dates inclusive) (" the FNA Offer Promotion Period"), customers who completed the FNA at any branches of BOCHK and are already a valid BOCHK Account holder by the time they conduct the FNA ("Eligible Customer(s) "), might receive a BoC Pay+ Supermarket eCoupon (collectively defined as "the Coupon").
- b. To be eligible for the Offer, customers must be aged 18 or above and holding a valid the BOCHK Saving/Current account and BoC Pay+ Account, and completed FNA at the branch during the promotion period.
- c. The Eligible Customers who complete FNA at branch during the FNA Offer Promotion Period (the order of eligibility shall be determined by the records in BOCHK's system and BOCHK's system record shall prevail) are entitled to the Coupon. Each Eligible Customer is entitled to a maximum of one Coupon, no matter the number of completion of FNA during the FNA Offer Promotion Period. The above mentioned eligibility is subject to the record of BOCHK and BOCHK reserves the final decision.
- d. The Reward will be issued to "Cash vouchers" > "My Cash Vouchers" in the BoC Pay+ account of the Eligible Customer on or before 30th August 2025. BOCHK will determine the eligibility of FNA record by matching the customer's transaction records held by BOCHK.
- e. Throughout the Promotion Period and at the time of issuing the Reward, the Eligible Customer 's BoC Pay+ Account must be valid and in good standing. In the event of termination of the relevant account(s), bad record, or forfeiture of the Reward, the Reward will not be issued and will be cancelled automatically forthwith.
- f. The Eligible Customer must use the Coupon within the validity period shown on the Coupon.
- g. The Eligible Customer must state the intention to pay with BoC Pay+ and click to use the Coupon before payment.
- h. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable
- i. Coupons will be invalid immediately after used. In case of refund and/or return, only the amount paid by the customer will be returned, excluding the amount of Coupons.
- j. Employees of BOCHK are not eligible to participate in the Offer.
- k. The Reward cannot be converted to cash or exchanged for other gifts, and are also non-refundable, non-transferrable and not for sale.
- l. The above services and offers are subject to the relevant terms and conditions. For details, please refer to the gift confirmation letter.
- m. BOCHK reserves the right to replace the abovementioned reward with other prizes at any time without prior notice and without reason.
- n. BOCHK reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
- o. The above Offer is subject to the transaction record of BOCHK. If the information from the customer differs from those of BOCHK records, the latter shall be final and conclusive.
- p. 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. All information and images are for reference only.



- q. The Customer is responsible for the data charges of using and/or downloading the BOCHK Mobile Banking and/or BoC Pay+ imposed by their service providers.
- r. Please download BOCHK Mobile Banking and/or BoC Pay+ from the official app stores or BOCHK official website, and ensure the search wording is correct.
- s. By using the BOCHK Mobile Banking and/or BoC Pay+, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
- t. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
- u. No person other than the customer and BOCHK and/or the Card Company 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.
- v. BOCHK is not the provider of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
- w. In case of any dispute, the decision of BOCHK shall be final.
- x. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Important Notice:

- a. Customers are required to conduct a "Financial Needs Analysis" and select the appropriate life insurance product based on their financial & life protection needs. Before confirming any life insurance application decision, customers should refer to the policy terms and relevant sales materials of the product to understand the product details and risks involved. Any insurance application decision should be based on the customer's own needs and affordability. For enquiry, please contact your Relationship Manager.
- b. The Bank of China (Hong Kong) Limited 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)
- c. 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.
- d. 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 insurer 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 the insurer outside Hong Kong. Please refer to the policy documents and provisions issued by the insurer for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff.

Terms and conditions of BOC Mastercard® Debit Card Up to 1% cash rebate offer

- a. The promotion period is from 1 Apr 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period").
- b. 0.5% basic cash rebate:
 - i. 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").
 - ii. 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.

c. (I) Additional 0.5% cash rebate for *Private Wealth* customers:

- i. 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 September 2025.

(II) Additional 0.3% cash rebate for RMB Spending:

- i. This reward is only applicable to BOCHK "Wealth Management", "Enrich Banking", "i-Free Banking" customers who have BOC Mastercard® Debit Card ("Debit Card") approved by BOCHK during the Promotion Period. (the "Eligible "Wealth Management", "Enrich Banking", "i-Free Banking" Customers").
- ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible "Wealth Management", "Enrich Banking", "i-Free Banking" Customers who make any Eligible RMB Spending (Including debit from CNY Accounts or debit from HKD Saving Account after foreign currency exchange) during the Promotion Period can also enjoy an additional 0.3% cash rebate, which means a total of up to 0.8% cash rebate.
- iii. Additional 0.3% 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 September 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.
- i. If the above customer is entitled to this Offer in conjunction with other prevailing BOC Mastercard® Debit Card Cash Rebate promotion offer(s) and / or privilege(s), BOCHK reserves the rights to grant one privilege only to the customers at its absolute discretion.

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

- a. The promotion period is from 26 July 2024 to 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 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 April 2025 until 30 June 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</i> or <i>Wealth Management</i> Account	Supplementary Card Offer (Points)	Extra Supplementary Card Offer (Points)	Total Points

Customer A	✓	✓	25,000	25,000	50,000
Customer B	✓	✗	25,000	Not applicable	25,000

- d. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder. In all conditions, the Company's record shall prevail.
- e. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to the main Cardholders' account by 30 September 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 April 2025 until 30 June 2025 (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.

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 lots 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 savings plan would be executed at the prevailing price of the board lot market.
- The Hong Kong Exchange and Clearing Limited 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 lots 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 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.

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 Insurance Companies. 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 Insurance Companies. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by Insurance Companies.
- Insurance Companies 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.
- Insurance Companies 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 Insurance Companies. 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 Insurance Companies for distribution of life insurance products. The life insurance product is a product of Insurance Companies 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 Insurance Companies outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provision issued by Insurance Companies 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.

General Insurance 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!

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