



Terms of Investment Funds Transfer-In Reward

- a. The promotion period of the offer is from 2 January, 2026 to 31 March, 2026 (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").
- c. 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 30 April, 2026, 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. This offer is not applicable to Money Market Funds. 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 July, 2026, 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 July, 2026, 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 as quoted by BOCHK on the last business day of the month, which Eligible Customers submitted their Transfer-In application to BOCHK for calculation of offer entitlement. BOCHK reserves the right to amend the calculation method of transaction amount at its sole discretion.

*For details of designated Wealth Management customers, please contact BOCHK staff.

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 2 January, 2026 to 31 March, 2026 (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 8 December, 2025 to 31 March, 2026 (both dates inclusive) ("Promotion Period").
- b. To be eligible for the above-mentioned premium discount offers, applicant(s) must fulfill all of the following requirements:
 - i. the application form(s) must be duly completed and signed during the Promotion Period;
 - ii. the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 30 April, 2026 (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 2 January, 2026 to 31 March, 2026 (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 30 April, 2026.
- c. Successful enrolment refers to the Policyholder who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums; and settle the discounted premium on or before 31 March, 2026 (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 "FMX26".
- 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 "FMX26". 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 31 December, 2026 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.

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.
- e. 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 2 January, 2026 to 31 March, 2026 (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 BOC Mastercard® Debit Card approved by BOCHK during the Promotion Period. (the "Eligible Private Wealth Customers").
 - ii. In addition to the basic 0.5% cash rebate as stated in clause (b), Eligible Private Wealth Customers who make any Eligible Spending during the Promotion Period after Debit Card approval can also enjoy an additional 0.5% cash rebate, which means a total of up to 1% cash rebate.
 - iii. Additional 0.5% cash rebate will be deposited to the relevant account upon verification of record by BOCHK, the rewards will be in form of cash, and will be deposited into Eligible Customers' non-dormant HKD Saving Account or HKD Current Account on or before 30 June, 2026.
- c. (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 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 June, 2026.
- 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 discretion.
- 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.

BOCHK may from time to time at its sole discretion define the meaning of "Eligible Spending", with reference to the country code and merchant ID assigned by Mastercard Asia/Pacific (Hong Kong) Limited for properly defining the abovementioned designated categories. Since the codes are managed by the card association, BOCHK is 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 outstanding overdue payments or adverse credit history 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, in order to meet the eligibility criteria for participating in this promotion and receiving the relevant rewards, otherwise the reward will be forfeited.
- h. The reward cannot be exchanged for other gifts, returned or transferred, 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 BOC Mastercard® Debit Card Enrolment of Designated Travel or GoStudy Insurance via online channel to enjoy up to 35% premium discount

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (both dates inclusive).
- b. To be eligible for the offer, the cardholder of a valid "BOC Mastercard® Debit Card" (main card or supplementary card) should have successful enrolment in "Universal Smart Travel Insurance Plan", "Greater Bay Area Travel Insurance Plan" or "GoStudy Student Insurance Plan" (the "Designated Insurance Plans") within the Promotion Period via BOCHK Mobile Banking or Internet Banking and have the policy effective on or before 30 April, 2026. (the "Eligible Customer")
- c. Successful enrolment refers to the policyholder who should submit the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premium, and settle the discounted premium on or before 31 March 2026 (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, the Eligible Customer can enjoy 35% off premium discount of Single Travel Plan or 35% 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"; 35% off premium discount upon successful enrolment in "GoStudy Student Insurance Plan", via BOCHK Mobile Banking or Internet Banking, and by entering the promotional code "DEBIT".
- e. The Premium Discount is offered by BOCG Insurance and BOCHK.
- f. The above-mentioned offer is not applicable to the staff of BOCHK and its subsidiaries.

Terms and Conditions of "Airport Express Ticket 50% Off" Offer

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (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 & Conditions of BOC Cheers Card Welcome Offer

Promotion Period and Eligibility of Welcome Offer:

- a. The promotion period runs from now until 31 December, 2026 ("Promotion Period").
- b. Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature 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 fulfill 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)
BOC Cheers Visa Infinite Card	225,000 Points	Accumulate spending of HK\$12,000 or above
BOC Cheers Visa Signature Card	150,000 Points	Accumulate spending of HK\$10,000 or above

Spending Period Example:

Card Issuance Date	Spending Period
8 January, 2026	8 January, 2026 to 31 March, 2026
10 December, 2026	10 December, 2026 to 28 February, 2027

- f. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts,



autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

- g. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- h. 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.
- i. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- j. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
- k. 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.

Fulfillment of Welcome Offer:

- l. 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 fulfillment of all requirements (if applicable).
- m. 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:

- n. 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.
- o. 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.
- p. Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- q. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- r. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- s. 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.
- t. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
- u. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the



Chinese version shall prevail.

Apple Pay is a trademark of Apple Inc., registered in the USA and other countries. For compatible devices and more details about Apple Pay, please refer to apple.com/hk/apple-pay. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to samsung.com/hk/samsungpay/#samsungpay.

Terms & Conditions of BOC Cheers Card Extra Welcome Offer

Promotion Period and Eligibility of Extra Welcome Offer:

- a. The promotion period runs from 1 January, 2026 until 31 March, 2026 ("Promotion Period").
- b. Extra Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature 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 Extra Welcome Offer.
- c. Extra 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.

Extra Welcome Offer and Spending Requirement:

- d. Eligible Credit Card Cardholder ("the Cardholder") is required to 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 31 May, 2026) to be eligible for the Extra Welcome Offer of 75,000 Points.
- e. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- f. 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.

Fulfillment of Extra Welcome Offer:

- g. The Extra Welcome Offer awarded 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 fulfillment of all requirements (if applicable).
- h. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Extra Welcome Offer:

- i. 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.
- j. If multiple redemption of 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 Extra Welcome Offer to the Cardholder's credit card account without prior notice. If the Extra 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.
- k. Extra Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- l. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- m. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- n. 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.
- o. The Company reserves the right to change, suspend or terminate the Extra Welcome Offer, and to



amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.

- p. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Terms and Conditions of Time-limited Welcome Offer

Promotion Period and Eligibility of Time-limited Welcome Offer:

- a. The promotion period runs from 1 January, 2026 until 31 March, 2026 ("Promotion Period").
- b. Time-limited Welcome Offer is only applicable to BOC Cheers Card (including BOC Cheers Visa Infinite Card and BOC Cheers Visa Signature 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 Time-limited Welcome Offer.
- c. Time-limited 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.

Time-limited 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	Time-limited Welcome Offer	Spending Requirement (refer to Clause 6 for Eligible Transaction)
BOC Cheers Visa Infinite Card	510,000 Points	Accumulate spending of HK\$55,000 or above (included the Welcome Offer Spending Requirement of HK\$12,000 or above)
BOC Cheers Visa Signature Card	165,000 Points	Accumulate spending of HK\$32,000 or above (included the Welcome Offer Spending Requirement of HK\$10,000 or above)

Spending Period Example:

Card Issuance Date	Spending Period
28 January, 2026	28 January, 2026 to 31 March, 2026
10 March, 2026	10 March, 2025 to 31 May, 2026

- f. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, , person to person (P2P) fund



transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.

- g. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
- h. Eligible Transaction of an additional/supplementary card will be combined with those from the main card to calculate towards the total Gift Points.
- i. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
- j. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
- k. 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 Time-limited Welcome Offer:

- l. The Time-limited 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 fulfilments of all requirements (if applicable).
- m. The status of the credit card account being rewarded must be normal, valid and in good credit condition.

General Terms and Conditions of Time-limited Welcome Offer:

- n. 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.
- o. If multiple redemption of Time-limited 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 Time-limited Welcome Offer to the Cardholder's credit card account without prior notice. 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.
- p. Time-limited Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- q. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.
- r. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.
- s. 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.
- t. The Company reserves the right to change, suspend or terminate the Welcome Offer, and to amend the relevant terms and conditions at its sole discretion. In case of any dispute(s), the decision of the Company shall be final.
- u. In case of any discrepancy between the Chinese and English versions of the terms and conditions, the Chinese version shall prevail.

Terms and Conditions of BOC Cheers Card Supplementary Card Offer

- a. The promotion period runs from now until 31 March, 2026 (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 Private Wealth or Wealth Management Account	Supplementary Card Offer (Points)	Extra Supplementary Card Offer (Points)	Total Points
Customer A	✓	✓	25,000	25,000	50,000
Customer B	✓	✗	25,000	Not applicable	25,000

- d. The Company will verify the application record to confirm the Gift Points entitlement of each cardholder. In all conditions, the Company’s record shall prevail.
- e. The Gift Points of Supplementary Card Offer and Extra Supplementary Card Offer will be credited to the main Cardholders’ account by 30 June, 2026. 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 2 January, 2026 to 31 March, 2026 (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, —○ Coin, rewards, terms and conditions, and other details, please refer to “Live Young” Official Site <https://www.boclif.com.hk/en/liveyoung/home.html>.

FamilyMAX “Legacy of Love” Bonus Reward

- a. The promotion period is from 2 January, 2026 to 31 March, 2026 (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 December 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 31 August, 2026, 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
January 2026	February 2026	April 2026	August 2026
February 2026	March 2026	May 2026	
March 2026	April 2026	June 2026	

- g. Each Eligible Next Generation Customer can only entitle the FamilyMAX “Legacy of Love” Bonus Reward once.

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.

General Terms

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

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved and does not take into account



any personal circumstances unknown to BOCHK. You should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. You should undertake your own independent review and seek independent professional advice before you trade or invest especially if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Risk disclosure of Fund

Fund products or services are not equivalent to, nor should it be treated as a substitute for, time deposit. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure Statement or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

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

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.

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.
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