中國銀行(香港)
BANK OF CHINA (HONG KONG)

FamilyMAX Gen Alpha Lucky Draw Promotion Terms & Conditions

a. Promotion period is from 1 July, 2026 to 30 September, 2026 (both dates inclusive) ("Promotion Period").

b. Customer at the age of 11 to 17 to newly take up# Bank of China (Hong Kong) Limited ("BOCHK") *i-Free Banking* , and the related customer's Father/ Mother/ Guardian is BOCHK Integrated Banking Services customer (*Private Wealth*/ *Wealth management*/ *Enrich*/ *iFree Banking* services customer) during Promotion Period, will be entitled to a lucky draw chance to win the "Back-to-School Ready Set" including Samsung Galaxy Tab S11 12GB/256GB WIFI, Samsung Galaxy Tab S11 Bookcover Keyboard Slim, Samsung Galaxy Watch 8 40MM and Samsung Galaxy Buds 4 Pro AI Bluetooth Headset.

   *Customers have not taken up or cancelled related account or services in BOCHK in the past 6 months prior to 1 January, 2026.

c. BOCHK will draw the prize winners through the computer system. BOCHK's record shall prevail.

d. The relevant rewards will be posted after verification by BOCHK.

e. The lucky draw results will be announced the winning customer's English surname and the first 4 digits of the mobile phone number on the BOCHK website www.bochk.com on or before 30 October, 2026. The winning customer shall have notification separately.

f. The winning customer must ensure his/her mobile phone number and corresponding address registered with BOCHK is valid, and the mobile number is capable of receiving SMS. If the eligible customer does not have a valid mobile phone number and corresponding address, the relevant rewards will not be issued and will be automatically cancelled.

g. Please note that the lucky draw is conducted randomly, and each prize has a specific probability depending on the number of participants. The opportunity for eligible customers to participate does not mean that the customer will definitely receive any reward.

h. BOCHK is not the reward providers of the Merchant and / or the service provider. BOCHK accepts no liability for the products and/or services quality.

i. In the event of any force majeure reason, including infectious diseases, epidemic, pandemic, outbreak of diseases, fire, casualties, accidents, act of God, natural disasters, regulatory updates by the government or any law enforcement authorities, law enforcement, legislation, orders, declarations, regulations, demands or stipulations, political unrest, social disorder, civil unrest, riots, rebellions or disturbances with the intent of the government to hinder, counter or defend against unrest, strikes, labour disputes, shortages of labour or skilled workers, shortages of products or raw materials or lack of supply, shipping or traffic delay or any other reasons (whether or not similar to the foregoing) beyond the reasonable control of BOCHK, which results in the inability of BOCHK to perform its obligations under these Terms and Conditions, BOCHK shall not be liable to the extent of such force majeure reason prejudices.

j. No person other than the Eligible Customer and BOCHK will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

k. By participating in this Promotion, Eligible Customer acknowledges that he/she has read, accepted and agreed to be bound by these Terms and Conditions.

l. BOCHK reserves the right to make the final decision on all rewards.

FamilyMAX Mission Rewards Terms and Conditions

a. The promotional period (the "Promotion") from 1 July, 2026 to 30 September, 2026 (both dates inclusive) (the "Promotional Period").

b. During the Promotional Period, the first 500 BOCHK Integrated Banking Services customers who complete any one of the following designated transactions will receive a HK$100 reward ("Eligible Customers"). Each Eligible Customer may receive a maximum total rewards of HK$300:

   (i) Newly open a Family Securities Account

   (ii) Successfully apply for any supplementary BOC Credit Card for children aged 16 or above

   (iii) Successfully apply for a supplementary BOC Mastercard® Debit Card for their children aged 11 or above.

c. Eligible customers can only receive the reward once per designated transaction.
d. Reward quotas are limited and allocated on a first-come, first-served basis while quota lasts. Transaction order will be determined by the bank's final records.
e. Rewards will be credited to the Eligible Customer's HKD deposit account with BOCHK on or before 30 November, 2026, and will appear on the relevant monthly consolidated statement. To qualify for the cash reward, the Eligible Customer must maintain the Integrated Banking Services and above designated transactions' account in good standing at the time of crediting. Otherwise, the reward may be forfeited without replacement or compensation.
f. The offers and/or gifts are non-transferable, non-refundable, and cannot be exchanged for other gifts, vouchers, rewards, offers, or cash.
g. BOCHK reserves the right to replace the relevant gift with another gift or cash reward without prior notice.

Terms and Conditions of "Legacy of Love" Reward

a. The promotion period is from 14 July, 2026 to 30 September, 2026 (both dates inclusive).
b. Customers must fulfill the below requirement to enjoy designated Cash Reward.
c. This promotion shall be applicable to *Private Wealth* or *Wealth Management* customers of Bank of China (Hong Kong) Limited ("BOCHK") ("Eligible Parent Customer"), who register a family relationship during the promotional period for their child ("Child Customer") who is 18 years old or above and hold any savings account with BOCHK or refer the non-BOCHK customer to join the "Legacy of Love".
d. Eligible Parent Customer must complete and sign the designated registration form to participate in this promotion.
e. The first 300 Eligible Parent Customer who successfully register will have the chance to enjoy a Cash Reward of HK$100 (the "Reward").
f. Cash Reward will be credited to the respective BOCHK HKD savings account held by Eligible Parent Customer on or before 31 October, 2026, and will be posted in the respective monthly integrated statement. Eligible Parent Customer must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.
g. Each Eligible Parent Customer may register more than one Child Customer, however, the Legacy of Love Reward will only be awarded once per Eligible Parent Customer.
h. If the same Child Customer is registered under different Eligible Parent Customer, the benefit will only be credited to the first Eligible Parent Customer who completed the registration.
i. The quota of reward is limited on first come first served basis and available while quota lasts.
j. Child Customer who successfully upgrade or newly sign up the *Private Wealth* or *Wealth Management* service will be entitled to enjoy the same customer tier as their Eligible Parent Customer—i.e., access to *Private Wealth* or *Wealth Management* services—from the effective date until the last day of the same calendar month in the following year (the "Experience Period"). For example, if a Child Customer opens sign up the service on January 15, 2026, the service Experience Period will last until January 31, 2027.
k. **Upon completion of the Experience Period, Child Customer must maintain a minimum Total Relationship Balance of HKD 8 million (for *Private Wealth* client) or HKD 1 million (for *Wealth Management* client) in order to retain their respective customer tier status and continue enjoying premium benefits, services, and product offerings. If the Total Relationship Balance falls below the required threshold, the Bank reserves the right to withdraw the *Private Wealth* or *Wealth Management* status and reassign the client to an appropriate customer tier without prior notice.**

l. The name and telephone number provided by the Child Customer to BOCHK staff upon participation in this scheme are solely for the purpose of communication related to this promotion. Such contact information will be deleted within one month of collection.

m. BOCHK reserves the right to change, suspend or terminate the above promotion and to amend the relevant terms and conditions at any time at its sole discretion.

n. The reward will be based on the records of BOCHK. In case of any discrepancy between customer-held information and the bank's records, the bank's records shall prevail.

o. In case of any dispute, the decision of BOCHK shall be final.

p. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

Definition of "Total Relationship Balance":

a. Includes the monthly value of the following items under the customer's name: (i) The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets[1] (including Securities[2], Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, life insurance plan[3], outstanding balance of other loans[4] and the vested balance of the Mandatory Provident Funds ("MPFs")[5] ; and (ii) Mortgage payments[6] , outstanding balance and un-post installment balance under the BOC Credit Card[7] and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"[8].

b. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.

c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.

d. The relevant calculation results shall be subject to the Bank's records.

Note 1: The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

Note 2: Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

Note 3: Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows: (i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher; (ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

Note 4: Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

Note 5: Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

Note 6: (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

Note 7: BOC Credit Cards refer to the credit cards issued by Card Company.

Note 8: Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain Private Wealth / Wealth Management service with the Bank. Such sole proprietorship holds the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms for the services.

Terms of Investment Funds Transfer-In Reward

a. The promotion period of the offer is from 2 July, 2026 to 30 September, 2026 (both dates inclusive) ("Promotion Period").
b. This offer is only applicable personal customers of BOCHK.
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 31 October, 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$400 cash reward (the "Transfer-In" Reward). The maximum amount of the Transfer-In Reward is HK$12,000.
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 January, 2027, 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 January, 2027, 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.

<u>Terms and Conditions of the Offer for the Life Insurance</u>

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.

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 Life Insurance Plans should be resolved between directly BOC Life or China Life (Overseas) and the customer.

<u>Terms and Conditions of China Life (Overseas) Insurance offer</u>

a. The Promotional Period of the offer is from 1 July, 2026 to 30 September, 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. These Promotional Terms and Conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.

<u>Terms and Conditions of BOCL Life insurance offer</u>

a. Promotion Period refers to the period from 1 July, 2026 to 30 September, 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 31 October, 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.

Policy(ies) that fulfill the above-mentioned requirements (i) to (iv) is / are known as "Eligible Policy(ies)".

c. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
d. The premium amount deduction under the premium discount offer will not be regarded as annuity premiums paid that can be claimed for tax deduction (only applicable to BOC Life Deferred Annuity (Lifetime) & BOC Life Deferred Annuity (Fixed Term).
e. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three (3) months. The rest of the discounted premiums shall be deducted monthly from the customer's designated account during the fourth (4th) to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
f. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any), based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
g. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
h. The Eligible Policy(ies) must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
i. If an eligible policy lapses or is surrendered before the premium for any second (2) policy year is duly paid, the discounted premium amount will be deducted from the refund amount before being refunded to the policy owner. For the avoidance of doubt, any prepaid premiums in the prepaid premium account will not be regarded as premiums paid for the second (2nd) policy year until the premiums are deducted from the prepaid premium account when due.
j. If the policy owner reduces the monthly guaranteed annuity income amount of the eligible policy, the reduced premium must meet the minimum first-year premium requirements of the above offer/BOCHK website/BOCHK Mobile Banking.
k. This offer cannot be exchanged, transferred, returned, exchanged for other gifts or redeemed for cash.
l. If the policy is cancelled during the cooling-off period or in the event of any premium refund, the premium amount deducted under the premium discount offer will not be regarded as premium paid and will be included in the total premium returned.
m. Premium discounts can be used in conjunction with other promotional offers applicable to the relevant designated plans (unless otherwise specified by BOC Life).
n. BOC Life reserves the right to modify, suspend or cancel offers and amend the relevant terms and conditions at any time without prior notice.
o. In case of any dispute, BOC Life reserves the right of final decision.
p. The terms and conditions of the premium discount offer are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
q. Promotional materials for premium discount offers must be read together with the product brochure of the designated plan.

<u>Terms and Conditions of the "Financial Needs Analysis" Offer</u>

a. From 1 July, 2026 to 30 September, 2026 (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").

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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) might entitled to the Coupon. Each Eligible Customer is entitled to a maximum of one Coupon, no matter the number of completions 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 31 October, 2026. 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. Coupons are limited in quantity and available on a first-come, first-served basis while stocks last. If the above coupons are unavailable for any reason, BOCHK reserves the right to replace them with other rewards at any time without prior notice.
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. Before using the BOCHK Mobile Banking and/or BoC Pay+, the viewer shall read and understand the content of disclaimers and relevant terms and conditions.
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.

【Applicable to iTarget 3 Years Savings Insurance Plan】 Terms and conditions of the First Year Premium discount offer ("the Offer of iTarget 3 Years Savings Insurance Plan")

a. Promotion period starts from 1 July, 2026 till 30 September, 2026 (both dates inclusive) ("the Promotion Period of the Offer of iTarget 3 Years Savings Insurance Plan"). Nevertheless, the Offer of iTarget 3 Years Savings Insurance Plan is subject to time limit and quota and available on a first-come, first-served basis. The Offer of iTarget 3 Years Savings Insurance Plan may be terminated before the end of the Promotion Period of the Offer of iTarget 3 Years Savings Insurance Plan. Please confirm the remaining quota of the Offer of iTarget 3 Years Savings Insurance Plan with BOC Life before submitting insurance application.
b. To be eligible for the Offer of iTarget 3 Years Savings Insurance Plan, applicant(s) must fulfill all of the following requirements:
   (i) the application must be duly completed the required application procedures and successfully use the designated promo code to submit the application via any of the BOCHK e-banking channels (Internet Banking or Mobile Banking) (please visit https://www.bochk.com/dam/insurance/itarget/en.html for the enrollment procedures) within the Promotion Period of the Offer of iTarget 3 Years Savings Insurance Plan; and
   (ii) the application(s) must be accepted by BOC Life.

   Policy(ies) that fulfill all the above-mentioned requirements (i) to (ii) is / are known as "Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan".
c. For prepayment cases, premium discount is only applicable to the First Year Premium. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
d. For premiums paid on a monthly basis, the initial premium would be the discounted premiums for the first month. The rest of the first year discounted premiums shall be deducted monthly from the customer's designated account during the second to twelfth months.
e. The Offer of iTarget 3 Years Savings Insurance Plan is applicable to the basic plan of the Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan, while the First Year Premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan.
f. An applicant is allowed to apply for more than one policy of iTarget 3 Years Savings Insurance Plan (acceptance of application(s) would be subject to underwriting result and the aggregate of the total annualised premium of all policies under iTarget 3 Years Savings Insurance Plan for each insured, and the decision of BOC Life shall be final).
g. The Eligible Policy(ies) of iTarget 3 Years Savings Insurance Plan must be in force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan must remain unchanged when the Offer of iTarget 3 Years Savings Insurance Plan is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer of iTarget 3 Years Savings Insurance Plan and / or reduce the eligible premium discount amount proportionally.
h. The Offer of iTarget 3 Years Savings Insurance Plan cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
i. In case of cancellation of the policy during the cooling-off period or in any event of a premium refund, the portion of any premium payments that has been deducted by the Offer of iTarget 3 Years Savings Insurance Plan will under no circumstances be counted as premium paid for reckoning the refundable amount of Total Premiums Paid.
j. Except for the designated promotions specified by BOC Life, the Offer of iTarget 3 Years Savings Insurance Plan cannot be used in conjunction with other promotion offers of BOC Life.
k. BOC Life reserves the right to amend, suspend or terminate the Offer of iTarget 3 Years Savings Insurance Plan and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
l. In case of any dispute, the decision of BOC Life shall be final.
m. The terms and conditions of the Offer of iTarget 3 Years Savings Insurance Plan shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Remark for BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking):

Please be aware of the risks: BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) is a Qualifying Deferred Annuity Policy that has been certified by the Insurance Authority ("IA"). The aggregate annual tax deductible limit for the qualifying deferred annuity premiums and tax deductible MPF voluntary contributions is HK$60,000, and the Policy Owner (as Hong Kong taxpayer) may claim deductions under salaries tax and personal assessment. Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk and website of Inland Revenue Department of HKSAR www.ird.gov.hk. The mere fact that BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) has been certified by IA does not mean that the premiums paid for policies under BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. Certification by IA is not a recommendation or endorsement of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy nor does it guarantee the commercial merits of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy or its performance. It does not mean BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking)'s policy.

Important Notes

- iTarget 3 Years Savings Insurance Plan and/or BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) are long-term insurance plans underwritten by BOC Group Life Assurance Company Limited ("BOC Life"). They are not a bank deposit scheme or bank savings plan. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- 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 (insurance agency licence no. of BOCHK is FA2855).
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for iTarget 3 Years Savings Insurance Plan and/or BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) according to the information provided by the proposed insured and the applicant at the time of application.
- iTarget 3 Years Savings Insurance Plan and/or BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between the insurance company and the customer.

- BOCHK and/or BOC Life reserve the right to amend, suspend or terminate iTarget 3 Years Savings Insurance Plan and/or BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking) at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOCHK and/or BOC Life shall be final.
- Customers are responsible for the relevant data charges incurred by using and/or downloading BOCHK mobile banking.
- Please download mobile applications from official application stores or BOCHK website or scan the above QR code, and ensure the search wording is correct.
- By using BOCHK mobile 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 banking.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of iTarget 3 Years Savings Insurance Plan and/or BOC Life Deferred Annuity (Fixed Term) (Available for application via mobile banking). For enquiry about technical support for online application, please contact BOCHK Customer Service Hotline (852) 3669 3003. For enquiry about product and post-sales service, please contact BOC Life Customer Service Hotline (852) 2860 0688.

Terms and Conditions of General Insurance Exclusive Promotion

a. Promotion Period: From 1 July, 2026 to 30 September, 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.
c. Successful enrolment refers to the Policyholder who submitted the Credit Card Authorization Form or the Direct Debit Authorization Form to pay premiums (if applicable); and settle the discounted premium on or before 30 September, 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% premium discount of Single Travel Plan or 30% first year premium discount of Annual Travel Plan upon successful enrolment in “Universal Smart Travel Insurance Plan”; 30% premium discount upon successful enrolment in “Greater Bay Area Travel Insurance Plan”; 30% (first installment, if applicable) 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% (first installment, if applicable) 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. The Premium Discount is offered by BOCG Insurance.
f. 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 1 July, 2026 to 30 September, 2026 (both dates inclusive) ("Promotion Period").

b. 0.5% basic cash rebate:

i. This reward is only applicable to Bank of China (Hong Kong) Limited ("BOCHK") customers who have BOC Mastercard ® Debit Card ("Debit Card") approved by BOCHK. (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 (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 and successfully posting on or before 12 October, 2026 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 on or before 31 December, 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 BOC Mastercard ® Debit Card ("Debit Card") approved by BOCHK. (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 and successfully posting on or before 10 July 2026 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 on or before 31 December, 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 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.

j. 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.
k. No person other than the customers 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.
l. BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion. In case of any dispute, the decision of BOCHK shall be final.
m. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of BOC Mastercard® Debit Card Enrolment of Designated Travel or Overseas Study Insurance via online channel to enjoy 35% premium discount

a. The promotion period is from 1 July, 2026 to 31 December, 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 (the "Eligible Customer").
c. Successful enrolment refers to the policyholder who should settle the discounted premium on or before 31 December, 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% premium discount of Single Travel Plan or 35% first year premium discount of Annual Travel Plan upon successful enrolment in "Universal Smart Travel Insurance Plan"; 35% premium discount upon successful enrolment in "Greater Bay Area Travel Insurance Plan"; 35% (first installment, if applicable) 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 of the Designated Insurance Plans is offered by BOCG Insurance and BOCHK.
f. The above-mentioned offer is not applicable to the staff of BOCHK and its subsidiaries.

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. <u>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.</u>

p. <u>Welcome Offer cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.</u>

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.

<u>**Terms & Conditions of BOC Cheers Card Extra Welcome Offer**</u>

Promotion Period and Eligibility of Extra Welcome Offer:

a. The promotion period runs from 1 July, 2026 until 30 September, 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 30 November, 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 BOC Cheers Card Supplementary Card Offer

a. The promotion period runs from now until 30 September, 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 31 December, 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. <u>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.</u>

h. The Company reserves the right to offer an alternative gift of an equivalent or approximate value.

i. **<u>The Gift Points cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.</u>**

j. The terms and conditions specified in the BOC Credit Card "Gift Point Gift Rewards Programme" also apply, please visit BOCHK website for details.

<u>Terms and Conditions of Activate the "Live Young" Rewards App as a New Member ("Promotion")</u>

a. The Promotion Period is from 1 July, 2026 to 30 September, 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, 一〇 Coin, rewards, terms and conditions, and other details, please refer to "Live Young" Official Site https://www.boclife.com.hk/en/liveyoung/home.html.

Terms and Conditions for BOC Express Cash Instalment Loan - Interest-free Offer Promotion (Applicable to applications with Reference Code "F2" or other designated Interest-free Offer reference codes)

1. The promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("Interest-free Offer Promotion Period").

2. Customers must successfully apply for BOC Express Cash Instalment Loan – Interest-free Offer ("Interest-free Offer") with reference code "F2" or other designated reference codes within the Promotion Period; and successfully drawdown the loan on or before 31 October 2026 with repayment tenor of 12 months, 24 months or 36 months ("Eligible Interest-free Offer Customers"). Eligible Interest-free Offer customers can enjoy Clause 2.1 Interest-free Offer and Clause 2.2 Early Settlement Fee Waiver Offer below. Below Offers are not applicable to BOC Express Cash Instalment Loan ("Loan"), BOC Express Cash Instalment Loan Top up ("Loan Top up"), BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer"), BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer Top up") and Green Personal Loan ("Green Loan").

2.1 Interest-free Offer: Interest rebate on total interest of the loan. The Bank will charge an interest calculated at a monthly flat rate of 0.0001% based on the approved loan amount and the interest rebate will be disbursed on the specific date and in the manner described in Clause 3.1 below. The amount of the interest rebate is equal to the total interest already paid and to be paid on the entire loan, calculated based on the monthly flat rate mentioned above, from the Drawdown Date until the Final Repayment Date (You can refer to the following example of "Interest-free Offer").

Interest-free Offer Example (for reference only)

If the loan amount of an eligible Interest-free offer customer is HK$1,000,000, the repayment tenor is 24 months and the monthly flat rate is 0.0001%, the Annualized Percentage Rate ("APR") is 4.02%, including an annual handling fee of 2%. The interest rebate that the eligible customer can enjoy under the Interest-free Offer is: HK$1,000,000 x 24 x 0.0001% = HK$24 (rounded up to the nearest dollar).

2.2 Early Settlement Fee Waiver Offer: Cash rebate on early settlement fee waiver. When customer performs early settlement during repayment period, an early settlement fee equivalent to 2% of the approved loan amount will be charged in accordance with Clause 10, the cash rebate will be disbursed on the specific date and in the manner described in Clause 3.2 below. (You can refer to the following example of "Early Settlement Fee Waiver Offer").

Early Settlement Fee Waiver Offer Example (for reference only)

If the loan amount of an eligible Interest-free offer customer is HK$1,000,000 and is repaid early during the loan repayment period, a cash rebate related to the early settlement fee waiver is: HK$1,000,000 x 2% = HK$20,000, the cash rebate will be disbursed within 270 calendar days from the date of early settlement.

3. The Cash Rebate Arrangement for the Interest-free Offer and Early Settlement Fee Waiver Offer:
   3.1 The above interest rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 March 2027 without prior notice. The status of the Eligible Interest-free Offer Customers' loan accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan -Interest-free Offer when the interest rebate is credited by the Bank of China (Hong Kong) Limited ("BOCHK"). Otherwise, BOCHK reserves the right to cancel the interest rebate without prior notice. **If BOCHK has already credited the interest rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the interest rebate granted.**

   3.2 The above cash rebate on early settlement fee (2% of the approved loan amount which has been disbursed) will be directly credited to the BOCHK HKD savings account of the eligible customers within 270 calendar days from the date of early settlement without prior notice. The status of the Eligible Interest-free Offer Customers' accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan - Interest-free Offer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice.

4. **Extra Cash Rebate Offer for Designated Promotional Materials or Channels:**
   Customer who successfully drawdown the loan with amount of HK$100,000 or above, repayment tenor of 12, 24 or 36 months with Reference Code listed on designated promotional materials/ designated promotional channels, is entitled is entitled to an extra HK$500/ HK$688/ HK$1,000 cash rebate. This cash rebate cannot be used in conjunction with any other extra cash rebate promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

   The above cash rebate will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 March 2027 without prior notice. The status of the Eligible Interest-free Offer Customers accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan - Interest-free Offer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. **If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate granted.**

5. **BOCHK "Interbank Account Data Sharing - Credit Application" ("IADS-Credit Application") Cash Rebate Offer:**
   5.1 The promotion period is from 1 Julyl 2026 to 30 September 2026 (both dates inclusive).
   5.2 Customers must successfully apply for "Interest-free Offer" within the promotion period, and successfully authorize BOCHK to get your savings and current account information from other bank(s) based on your "IADS-Credit Application" consent before the approval of loan; and successfully drawdown the loan on or before 31 October 2026 with the minimum loan amount of HK$5,000 in order to enjoy the cash rebate of HK$100.
   5.3 Eligible customers must maintain a valid "IADS-Credit application" consent, without revoking the consent, before the cash rebate is credited to your account.
   5.4 The above cash rebate offer will be directly credited to the BOCHK repayment account of the eligible customers on or before 31 March 2027 without prior notice. The status of the Eligible "IADS-Credit Application" Cash Rebate Offer Customers' loan accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan - Interest-free Offer when the cash rebate is credited to your account. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. **If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate granted.**

6. The above offers are not applicable to the staff of BOCHK.

7. The minimum Loan amount is HK$5,000. The maximum loan amount for Instalment Loan is HK$4,000,000 or 18 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum

monthly salary multiple is subject to change in accordance with the circumstances of individual cases. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan – Interest-free Offer.

8. The customers can choose a repayment period of 12, 24 or 36 months for Interest-free Offer.
   Interest-free Offer Example:
   The quoted interest rate is calculated based on a loan amount of HK$100,000 with repayment tenor of 12 months and monthly flat rate of 0.0001%. The APR is 3.81%, including an annual handling fee of 2%.
   The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.
   The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. For loan and offer details, rates, handling fee, terms and conditions, please refer to the "Key Facts Statement (KFS) for Instalment Loan" on BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Interest-free offer) or contact our staff.

9. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement (KFS) for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.

10. **Early Settlement Fee**
    Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of the loan. BOCHK may at its discretion adjust the early settlement fee at any time. Please note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/ redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website (Home> Loan> Personal Loan> Loan Tools) to refer to the Repayment Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

11. **Terms and Conditions for Full Early Repayment during Cooling-off Period**
    Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.
    "Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.
    "Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.
    To exercise Cooling-off Rights, the Borrower must, to the satisfaction of the Bank, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with

loan interest accrued in person at any of our branches or apply the full early repayment via designated service hotline (+852 2108 3611) during office hours of any Business Day. The amount and calculation determined by the Bank shall be final. For the avoidance of doubt, during the Cooling-off Period, the Bank will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and this amount will be calculated in accordance with the terms in the loan advice and the Terms and Conditions of BOC Express Cash Instalment Loan, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by the Bank (or the date of acceptance of the full early repayment request via service hotline).

12. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they 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. The following are the risk disclosure statements: Customers 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. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

BOC Express Cash Instalment Loan General Terms:

- BOC Express Cash Instalment Loan, BOC Express Cash Instalment Loan Top up, BOC Express Cash Instalment Loan Balance Transfer, BOC Express Cash Instalment Loan Balance Transfer Top up, Green Personal Loan and BOC Express Cash Instalment Loan - Interest-free Offer are the products of the BOCHK.
- The above products are subject to the relevant Promotional Terms and Conditions.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.

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.
- No person other than the cardholders, BOCHK and the Card Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 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.
- Before using the BOCHK Mobile Banking and/or BoC Pay+, the viewer shall read and understand the

content of disclaimers and relevant terms and conditions.
- 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.
- 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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