Terms and Conditions of "Banking TrendyToo Refer Friends" Promotion

1. Promotion period is from 1 October 2026 to 30 December 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion shall be applicable to customers of Integrated Banking Services of the Bank of China (Hong Kong) Limited ("BOCHK") ("Selected Customers").
3. Selected Customers (the "Referrer") must get his/her Invitation Code in "Refer Friends" page via Mobile Banking or Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee who fulfilled the requirements of Clause 6(ii) (the "Referee") during the Promotion Period; the Referee must input the Invitation Code of referrer who fulfilled the requirements of Clause 6(i) (the "Eligible Referrer") in "Invitation Code" field when opening a new banking account, and successfully opens a new designated Integrated Banking Services Account (the "Eligible Referee"), after successfully completing the above procedures, both the eligible referrer and the eligible referee will receive the relevant referral rewards.
4. If Eligible Referrer and Eligible Referee fulfilled the requirements of Clause 3, the Eligible Referrer and Eligible Referee can enjoy below designated amount of rewards in the form of cash rewards (the "Referral Reward"):

Referrer successfully refer a customer to open "Enrich Banking" / "i-Free Banking" service	Referee successfully open "Enrich Banking" / "i-Free Banking" service
HK$150	HK$150

5. The number of rewards is limited to first 5 Enrich Banking / i-Free Banking referrals. Each Eligible Referrer can enjoy maximum rewards of HK$750 (assuming referrer successfully referred 5 Enrich / i-Free customers and fulfilled all requirements). The quotas of this offer are available on a first-come-first-served basis while stocks last, and subject to the record and discretion of the Bank. If the number of successful account opening referrals exceed the limit, BOCHK will issue the reward based on chronological order of the successful account opening date of the Eligible Referee.
6. Eligible Referrer and Eligible Referee must fulfill all the conditions below during the Promotion Period and at the time when the rewards are credited:
   i. Eligible Referrer
      a. Has taken up Integrated Banking Service; and
   ii. Eligible Referee
      a. Has not cancelled personal banking or services in BOCHK in the past 6 months prior to 1 October 2026; and
      b. Opens account and inputs the Eligible Referrer's Invitation Code and successfully open account during the Promotion Period; and
      c. Has not been referred in the same promotion; and
      d. Has not been successfully referred and enjoyed relevant rewards from the 2026 U-Program campaign ("Referral Bonus Reward" and other partners' referral campaign); and
      e. Is not the same person as the Referrer; and
      f. Enrich Banking / i-Free Banking referees are required to aged 18-40 on the day of account opening (aged 18 and 40 inclusive); and
      g. Maintain the "Total Relationship Balance" of the following designated amount or above within the promotion period:

Integrated Banking Services	**Total Relationship Balance**
Enrich Banking	HK$200,000 or above
i-Free Banking	HK$10,000 or above

7. The Referral Reward will be credited to the Eligible Referrer and Eligible Referee in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before 30 June 2027, and will be posted in the respective monthly integrated statement. Eligible Referrers and Referees 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.

8. The Bank may terminate the Promotion if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.
9. A Referee can only be referred once and shall be subject to the Bank's final records.
10. The relevant BOCHK Bank account of the Eligible Referrer and Eligible Referee must be valid during the Promotion Period or at the time when the rewards are deposited, otherwise the rewards will be forfeited. If the relevant account of the Referee is cancelled or its Integrated Banking Services is downgraded, the reward will be cancelled automatically forthwith.
11. Self-referral or BOCHK staff referral is not accepted for this reward promotion.
12. For details and terms and conditions of "2026 U-Program – Referral Bonus Reward", please refer to https://www.bochk.com/s/w/upg26_tnc_en

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), utilised 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]

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.

[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.

[2] Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China 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).

[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.

[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.

[5] Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

[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.

[7] BOC Credit Cards refer to the credit cards issued by Card Company.

Important Notice of Integrated Banking services：

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

Integrated Banking Services	Total Relationship Balance
Private Wealth	HK $8,000,000 or above
Wealth Management	HK $1,000,000 or above
Enrich Banking	HK $200,000 or above
i-Free Banking	HK $10,000 or above

b. i-Free Banking customers aged under 18 are eligible for the waiver of "Total Relationship Balance" requirement. When the customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the services, benefits and privileges of the relevant integrated banking services.

c. **Allocation of Integrated Banking Services status：**

i. **The Bank can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**

ii. **The Bank can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.**

iii. **The Bank can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, the Bank can allocate, vary or withdraw the related customer's Integrated Banking Services status.**

iv. **After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such exclusive services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities in relation thereto.。**

d. For details of "Total Relationship Balance", please contact the staff of BOCHK or visit our website.

General Terms and Conditions:

a. The above offer is only applicable to personal banking customers.

b. Customer must keep a good record in his/her account within the promotion period and at the time of rewards fulfillment in order to enjoy the rewards. The Bank and the "Card Company" reserve the right to terminate the offers to the customer based on the customer's account

status without any liability

c. The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
d. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
e. 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.
f. The above offer is subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or contact the staff of BOCHK.
g. BOCHK reserves the right to change, suspend or terminate the Promotion or to amend the terms and conditions of the Promotion at its sole discretion. All matters and disputes are subject to the final decision of BOCHK.
h. These Terms and Conditions will be available for download and store in the BOCHK website within 30 days of submission of account opening request or transaction instruction. Such information may not be available for viewing or downloading after said specified timeframe.
i. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
j. In the event of any dispute, the decision of BOCHK shall be final and conclusive.
k. 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.
l. The above offers are available on a first-come-first-served basis while stocks last.
m. Should there be any discrepancy or inconsistence between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.