



中國銀行(香港)
BANK OF CHINA (HONG KONG)

2024 U-Program Promotion Terms & Conditions

Welcome Offers Terms & Conditions

1. The promotion period is from 15 July to 31 October 2024 (both dates inclusive) (“Promotion Period”).
2. This promotion is only applicable to Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong who fulfill the below requirements during Promotion Period and the age calculated in birth year is between 18 to 25 (including 18 and 25) (“Eligible Students”).

Reward 1 - Early bird reward

1. During 15 July to 31 August 2024, Eligible Students: (i) New take up Enrich Banking / i-Free Banking at any branch of Bank of China (Hong Kong) Limited (“BOCHK”) or by BOCHK mobile banking application (“Eligible Students”) and deposit HK\$10,000 new fund on or before 30 September 2024 and maintaining the designated Total Relationship Balance growth amount in the three months following the successful designated account opening or upgrading month can get HK\$200 cash reward (“Early bird reward”).
2. The Early bird offer is with limited quota (500), first-come-first served.

Eligible New Fund Balance: Achieve the following designated amounts of Total Relationship Balance growth (comparing to the next month’s Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of June 2024), and maintaining the designated Total Relationship Balance growth amount (HK\$10,000) in the three months following the successful designated account opening or upgrading month.

Reward 2 - new securities account enjoy 10 units of The Tracker Fund of Hong Kong offer

1. During 15 July to 30 September 2024 (“Promotion Period”), Eligible Students successfully open a new single-name securities account (which must simultaneously open Hong Kong Stocks, A Shares and US Stocks services) with BOCHK during Promotion Period. The definition of a new single-name securities account does not include a new Securities Margin Account opened by existing customers and a new Family Securities Account opened by existing customers (“New Securities Account”), and personal banking customers who have not held any individual securities account with BOCHK in the 6 months prior to the opening of the New Securities Account (“Eligible New Securities Customers”).
2. This offer is only available to the first 3,888 Eligible New Securities Customers. Eligible New Securities Customers deposit HK\$1,000 or above during the Promotion Period, and the total deposit balance of their HKD savings account and / or HKD current account increased by HK\$1,000 or above as of 30 September 2024 comparing to 30 June 2024 or the date of account opening (applicable to new account opening after 30 June 2024) will receive 10 units of The Tracker Fund of Hong Kong (Stock Code: 2800.HK)(“Free Stocks”) worth HK\$181.20 (The value of the shares is calculated based on the closing price on 28 June 2024 and is for reference only). Each Eligible New Securities Customer will be entitled the Free Stocks once only.
3. This offer is not applicable to the licensed persons or registered persons under the Securities and Futures Commission.

4. BOCHK will deposit the Free Stocks to the New Securities Account of Eligible New Securities Customers and send the notification about deposit of the Free Stocks by SMS to the valid mobile phone number of the Eligible New Securities Customers according to BOCHK's records on or before 31 December 2024. The Free Stocks can be traded normally once it is deposited into the New Securities Account of Eligible New Securities Customers. Eligible New Securities Customers can check the fulfillment progress of the deposit of Free Stocks by monitoring the relevant SMS notifications or the changes of holdings of their New Securities Accounts.
5. Eligible New Securities Customers should maintain valid the New Securities Account and Integrated Account Services at the time when the Free Stocks deposit into New Securities Account, and must not be a licensed person or registered person under the Securities and Futures Commission. Otherwise, BOCHK will not be able to deposit the Free Stocks into the New Securities Account of Eligible New Securities Customers.
6. **Please note that other transaction fees will still apply to Eligible New Securities Customers when they sell the Free Stocks, including but not limited to transaction charges, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by HKEx, etc. (where applicable).**
7. BOCHK reserves the right to substitute the Free Stocks in this promotion with other gifts / coupons at any time without prior notice. The value of the substitute gifts / coupons may be different from the Free Stocks provided for this promotion.
8. BOCHK cannot guarantee or assume any responsibility for any Free Stocks that may not be distributed due to force majeure factors (including but not limited to: for example, the issued stocks are suspended or delisted from HKEx, or the related company fails to successfully list on HKEx).
9. The gift of shares and related advertisements do not constitute any offer, solicitation, recommendation, opinion, or guarantee by BOCHK for any securities, financial products, or instruments. Investment involves risks, and caution should be exercised when entering the market. BOCHK has no relationship with the company corresponding to the securities. In case of any dispute, the BOCHK reserves the right of final interpretation.

Reward 3 – Lucky Draw

1. During 15 July to 30 September 2024 (“Promotion Period”), Each Eligible Students will earn a corresponding lucky draw chance (s) (“Lucky draw chance”) upon completion of designated transaction as stated below. Winners will be randomly drawn by a computer system of BOCHK from all the eligible customers automatically enrolled in the Lucky Draw (the “Eligible Winner”). °
2. Each Eligible Students will earn a corresponding Lucky draw chance (s) upon completion of designated transaction as stated below during Promotion Period. Eligible Students will be entitled to a maximum of 20 lucky draw chances.

Designated transaction	Lucky draw chances
New take up or upgrade to Enrich Banking / i-Free Banking and with a total relationship balance of HK\$50,000 or equivalent (comparing to 31 December 2024 Total Relationship Balance after the successful account opening or upgrading month with Total Relationship Balance of 30 June 2024)	5

Successfully complete Monthly Stocks Savings Plan contribution for one time under a single-name securities account (Does not include Securities Margin Account and Family Securities Account)	5
Successfully apply for BOC Credit Card (BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card)	2
Conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and HK\$1,000 or above (“Foreign exchange”)	1
Successfully downloads the BoC Pay Mobile Application and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time	1

3. Eligible Customer who has performed the lucky draw will have a chance to win any of the prizes set out below (“Lucky draw reward”).

Reward	Quota
HK\$50,000	1
HK\$500	50
HK\$100	100
HK\$50	500

4. “Early bird offer” and “Lucky draw reward” will be credited to the BOC Chill Card/BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Account held by the Eligible Student in the form of Cash Rebate. (“Cash Rebate”) Cash Rebate will be credited to the BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card Account held by the Eligible Student who successfully applies for a BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card before 31 December 2024 and will be credited to the BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card Account before 28 February 2025. The relevant BOC Chill Card/ BOC HKUST Platinum Card / BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Account must be valid at the time when the Cash Rebate is being credited to it. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation. The results of the “Lucky draw reward” will be announced on BOCHK’s website at www.bochk.com/s/w/24ureward on or before 28 February 2025.
5. For all Eligible Students’ applying to newly take up Enrich Banking / i-Free Banking or applying for a BOC Chill Card / BOC HKUST Platinum Card / BOC Shue Yan University Credit Card / BOC HKMU Dual Currency Platinum Card successfully through BOCHK, the decision of BOCHK shall be final and conclusive.
6. BOC Chill Card/ BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual Currency Platinum Card Cash Rebate (“Cash Rebate”) : (i) Cash rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash rebate is



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credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts. It is also not refundable or transferrable. (ii) The status of the credit card accounts held by the Eligible Students should be normal, valid and in good standing, and such accounts should not have breached the Card User Agreement when the Cash rebate is credited by the BOC Credit Card (International) Limited (the “Card Company”). If Eligible Students cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

7. The waiver of the “Total Relationship Balance” requirement of BOCHK Enrich Banking/ i-Free Banking during the period of study and the first 3 years after graduation:
 - (a) To enjoy this offer, Eligible Students should present a valid student identity document when newly taking up or upgrading to Enrich Banking / i-Free Banking at any branch of BOCHK. BOCHK reserves the right to decide whether to accept, or decline any account opening application or give the offer to the applicants in accordance with the information provided, without obligation to provide any reasons.
 - (b) Starting from the beginning of the fourth year after graduation, if the customer's “Total Relationship Balance” falls below the designated amount, BOCHK reserves the right to terminate the customer's Enrich Banking / i-Free Banking service and any related offers at its sole discretion. For details, please contact BOCHK branch staff.
 - (c) Terms and conditions apply to the BOCHK Enrich Banking / i-Free Banking service. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
8. Eligible Customers who have conducted foreign exchange transactions through the HKD/Multi-Currency/RMB account in sole name via BOCHK Mobile Banking and reached the designated accumulated foreign exchange transactions amount (“Accumulated Foreign Exchange Amount”) during the Promotion Period, will be entitled to the FX Rewards (“FX Rewards”). The FX Rewards is only applicable to (a) conversion of Hong Kong dollars into foreign currency, (b) conversion of foreign currency into Hong Kong dollars and (c) cross currency conversion, via BOCHK Mobile Banking (“Eligible Exchange Transactions”). The FX Rewards is not applicable to the foreign currency transactions conducted when placing FX Time Deposit at the same time. The transaction date, time, exchange rate and exchange amount of Eligible Exchange Transactions as well as the Total Exchange Amount are subject to the record of BOCHK. The relevant exchange amount will be converted into Hong Kong dollars on the basis of the prevailing exchange rate quoted by BOCHK at the close of business on the transaction day. BOCHK reserves the right to amend transaction day. BOCHK reserves the right to amend any calculation method of transaction amount at its sole.

BoC Pay Tertiary Institution Bill Payment Reward Terms and Conditions:

1. BoC Pay Tertiary Institution Bill Payment Reward (the “Promotion”) runs from 15 July to 15 September 2024, both dates inclusive (the “Promotion Period”).
2. The Promotion is only applicable to BoC Pay customers who hold a Smart Account and/or Payment Account.
3. A customer (based on Identification Document Number) who settles tuition fees and other bills to designated recipients with BoC Pay through FPS during the Promotion Period (the “Eligible Transaction”) and accumulate HKD\$3,000 of Eligible Transaction during the Promotion Period (the “Eligible Customer”), is entitled to receive 2 pieces of HK\$50 BoC Pay Coupon (the “Reward”).



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4. Designated recipients include The Chinese University of Hong Kong, City University of Hong Kong, The Education University of Hong Kong, The Hang Seng University of Hong Kong, Hong Kong Baptist University, The University of Hong Kong, The Hong Kong University of Science & Technology, Lingnan University, Hong Kong Metropolitan University, The Hong Kong Polytechnic University, Vocational Training Council, Tung Wah College, Hong Kong Nang Yan College of Higher Education and Gratia Christian College.
5. Each Eligible Customer is eligible to receive the Reward once.
6. The Reward is available at a quota capped at 2,000 on a first-come-first-served basis while quota lasts.
7. The Reward will be issued to “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Customers within 1 month after the Promotion Period ends.
8. An Eligible Customer whose BoC Pay account and relevant Smart Account and/or Payment Account are valid, in good standing and remained bound to the BoC Pay app during the Promotion Period and up to the time the Reward is issued will be eligible for the Promotion and the Reward. In the event of termination of BoC Pay account and relevant Smart Account and/or Payment Account, or forfeiture of the Reward during the Promotion and up to the time the Reward has been awarded, the Reward will be cancelled automatically forthwith.
9. The Coupons are applicable at both online and retail stores of YOHO. The Eligible Customer can get a HK\$50 discount upon single net spending of HK\$500 or above.
10. The Eligible Customer must enter the discount code on the Coupon before payment and pay with BoC Pay in order to use the Coupons at the online store of YOHO.
11. The Eligible Customer must present the discount code on the Coupon at the cashier before payment and pay with BoC Pay in order to use the Coupons at the retail stores of YOHO.
12. The Coupons are valid from the issue date to 15 December 2024. The Eligible Customer must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
13. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
14. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
15. 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.
16. Coupons are provided by UnionPay International Co., Ltd. (“UnionPay International”). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
17. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”) reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
18. The Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
19. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use “BoC Pay” as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
20. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.



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21. 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.
22. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
23. No person other than the customer and BOCHK and/or the 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.
24. BOCHK and/or the Card Company are not the providers 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.
25. In case of any dispute, the decision of BOCHK and/or the Card Company and/or the Designated Merchants shall be final.
26. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

BoC Pay Welcome Reward Terms & Conditions:

1. BoC Pay Welcome Reward (the “Promotion”) runs from 1 April to 30 September 2024, both dates inclusive (the “Promotion Period”).
2. The Promotion is only applicable to customers who have never received BoC Pay Welcome Reward before (the “Eligible Customer”).
3. During the Promotion Period, each Eligible Customer (based on Identification Document Number) who successfully downloads the BoC Pay Mobile Application and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time is eligible to receive a Welcome Reward. The Reward will be automatically distributed to “Coupons” > “Collected Coupons” in the BoC Pay account of the Eligible Customer.
4. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 Coupons, which is applicable to PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, TamJai Yunnan Mixian, TamJai SamGor, Watsons, U select, U select food, U select mini and VanGO Convenience Store, Pacific Coffee (collectively the “Designated Merchants”).
5. An Eligible Customer can get a HK\$10 discount upon single net spending of HK\$20 or above at the Hong Kong physical outlets of the Designated Merchants, by scanning the QR code on the Coupons.
6. The Coupons are valid for 30 days from the date of distribution. Eligible customers must use the Coupons within the validity period shown on the Coupons, and only one Coupon can be used per transaction.
7. The offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
8. The Eligible Customer must state the intention to pay with BoC Pay and click to use the Coupons before payment.
9. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.



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10. 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.
11. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
12. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Limited (the "Card Company") reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
13. The Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
14. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
15. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
16. 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.
17. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
18. No person other than the customer and BOCHK and/or the 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.
19. BOCHK and/or the Card Company are not the providers 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.
20. In case of any dispute, the decision of BOCHK and/or the Card Company and/or the Designated Merchants shall be final.
21. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**BOC Chill Card / BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/
BOC HKMU Dual Currency Platinum Card– Welcome offer Terms and Conditions:**

BOC Chill Card Welcome Offer Terms and Conditions

1. The promotional offers are subject to terms and conditions, for BOC Chill Card Welcome Offer and Service details, please refer to relevant promotion materials or www.bochk.com/s/a/chill for more updated information or contact the branch staff of BOCHK.

**BOC HKUST Platinum Card/ BOC Shue Yan University Credit Card/ BOC HKMU Dual
CurrencyPlatinum Card Welcome offer Terms and Conditions**

1. The promotional offers are subject to terms and conditions, for Welcome Offer and Service details, please refer to relevant promotion materials or www.bochk.com/tc/creditcard/details/cobrand/cobrand.html for more updated information or contact the branch staff of BOCHK.

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 assets¹ (including Securities², 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 plan³, outstanding balance of other loans⁴ and the vested balance of the Mandatory Provident Funds (“MPFs”)⁵; and
 - (ii) Mortgage payments⁶, outstanding balance and un-post installment balance under the BOC Credit Card⁷ 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.

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), 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.



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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.

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.

General Terms :

1. The above offers are applicable to BOCHK personal banking customers only.
2. Unless otherwise specified, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
3. All the above offers cannot be transferred, returned, exchanged for other vouchers/ gifts or redeemed for cash.
4. The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
5. BOCHK/Card Company reserves the rights to amend, suspend or terminate the above products, services and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
6. In case of any dispute, the decision of BOCHK shall be final.
7. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.
9. Customers are responsible for the data charges of downloading and using the BOCHK Mobile Application or Mobile Banking imposed by their service providers.
10. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile Application, the viewer agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time and posted to on BOCHK Mobile Application or Mobile/Internet Banking.
11. The BOCHK Mobile Application is available to download from official application stores or the BOCHK website. Customers should ensure that the search wording is correct.
12. 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.

SVF License Number: SVFB072

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

Investment involves risks. Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. Terms and Conditions apply.

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 undertake your own



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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. 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.

Risk Disclosure of Securities Trading

Risk of Securities Trading

Monthly Stocks Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

Risk of Securities Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge.

You are reminded to understand the relevant details, risks, charges and important notes before investing in Shanghai A shares or Shenzhen A shares. For details, please read the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect" in BOCHK's website or the branch staff of BOCHK.

Risk of Foreign Currency Trading

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

Important Notice of US Securities

You should fully understand the details, risks, charges and important notice before invest in US securities. You should seek advice from your professional advisors as to your particular tax

position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

US securities investment services are not applicable to US persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

Since the server requires regular maintenance services, the system will not be able to provide the trading, fund transfer, checking securities custody, enquiring transaction records and corporate action services at the following time: Hong Kong time Mondays to Saturdays 12:00pm – 12:30pm.

Since the server requires additional maintenance services, the system will not be able to provide the trading, fund transfer and corporate action services (enquiry function remains normal) at the following time: Hong Kong time daily 12:45pm – 5:30pm (during Standard Time in the United States - from the first Sunday in November to the second Sunday in March) or 11:45am – 4:30pm (during Daylight Saving Time in the United States - from the second Sunday in March to the first Sunday in November).

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.