



Welcome to *Wealth Management!*

On your wealth management journey, you need a professional and expert navigator to open up a world of possibilities for you. BOCHK understands your financial goals in life, and as such, offers the *Wealth Management* service provided by an experienced and professional team dedicated to fulfilling all your financial requirements. You can also enjoy comprehensive cross-border services and priority service channels, which allow you to capture all opportunities as they arise and maximise the potential of your investments. On top of this, you are entitled to all the unparalleled privileges that enhance your premium lifestyle.

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Competitive Edges in Cross-Border Wealth Management

We understand that you have your eye on the world and investing in all corners of the globe, and our extensive cross-border network can help you manage your assets in the Mainland of China and overseas with ease.



Cross-border financial services and information

||| **Dedicated Customer Relationship Manager** provides you financial information of overseas countries and the Mainland of China, and arranges a designated staff from local branch to provide financial management services for you, catering for your cross-border financial needs.

||| **Wealth Management Service Hotline (852) 3988 2888** offers you the convenience of making appointments for local banking services with the designated Bank of China branches in Guangdong Province, as well as the free roaming services of connecting your call to Bank of China Customer Service Hotline (the Mainland of China Area Code - 95566) to enquire service details of Bank of China in the Mainland of China. If you are in overseas, you can enjoy our 24-hour International Toll-Free Service¹ to directly contact with our Customer Service Officers to manage your personal finances with ease.

||| **Local Toll-free Hotline service is tailored for the Mainland customers.** Simply call our Mainland Customer Service Hotline at (86) 400 800 2388 for enquiry of general banking services and investment information of BOCHK.

||| **Cross-border Account-opening Attestation service**

You can take up Wealth Management service by submitting your duly signed documents to BOCHK at any of the designated attesting banks in the Mainland of China without having to travel to Hong Kong. Moreover, you can use Internet Banking and Phone Banking services for greater flexibility and convenience.

||| **Capital Investment Entrant Scheme service**

BOCHK's professional financial management team offers you free consultation on the scheme, asset management reporting service, wealth management service and one-stop professional mortgage consultation, enabling you to meet the requirements of the "Capital Investment Entrant Scheme"² soon and enjoy an array of fabulous banking services offers.

Cross-border financial products

- ||| **BOC Remittance Plus** is a dual-direction remittance service which you can transfer funds within the shortest time of less than 5 minutes to over 10,000 remittance points spanning all Provinces, Autonomous Regions, and Municipalities in the Mainland of China, Macau and the Taiwan region. With such cash flow flexibility, full control is in your hands and the sky is the limit.
- ||| You can use **Cross-border Forward-dated Remittance Service** at any of BOCHK's branches or via Internet Banking, and place deposit instructions at the same time.
- ||| With **BOC Wealth Express Card**, you can withdraw cash³ via ATMs and make purchase⁴ in the Mainland of China, Hong Kong and overseas. You can also transfer funds and enquire balance between the Hong Kong and Mainland accounts linked to the card via BOCHK Internet Banking.
- ||| **BOC CUP Dual Currency Credit Card** is widely accepted globally, and consists of both RMB and HKD accounts. Transactions conducted in the Mainland of China are settled in RMB while those conducted in Hong Kong and overseas are settled in HKD to save currency conversion costs. With this card, you can enjoy a handling fee waiver on the Mainland and overseas spending as well as fabulous offers from designated merchants in the Mainland of China, Hong Kong and Macau.
- ||| With a team of RMB business experts, *Wealth Management* offers **One-stop RMB Services** including deposits, mortgage loan service (applicable to residential, commercial and industrial properties as well as shops in Hong Kong), currency exchange, funds, investment, remittance, cheques, cashier's orders, gift cheques, insurance, bank cards, securities trading, dual currency credit card, etc., to help you grasp every investment opportunity.

Remarks:

1. To enjoy the International Toll-Free Service, customers should use fixed-line phones with IDD service without IDD security code restriction (i.e. IDD barring should be deactivated).
2. For details of Capital Investment Entrant Scheme, please refer to the relevant service guide or contact the branch staff of BOCHK. For the latest requirement with respect to the scheme, please visit the website of the Immigration Department of the HKSAR Government.
3. Cash withdrawal outside Hong Kong region is subject to "Cash withdrawal and transaction limits at ATMs outside Hong Kong"
4. Customers can conduct transactions through terminals provided by the retail payment system of EPS Company (Hong Kong) Limited / China UnionPay Company Limited, which is a bankcard association in China.

Professional Service Team

Today's markets are constantly evolving, and our dedicated Customer Relationship Managers and professional team are ready at all times to provide you with the latest market intelligence and flexible financial solutions, ensuring that you can map out the best strategy and capture investment opportunities. Furthermore, our Wealth Planning Service¹ brings you one-stop interactive wealth planning experience, helping you set the personalised financial solution.



||| **Dedicated Customer Relationship Manager** offers personalised wealth management services to help you define your short, medium and long term financial goals, according to your financial needs, investment risk appetite and investment experience. Based on your different financial goals, we will propose the most suitable portfolio of savings, mortgages, loans, investments, foreign currencies and cross-border products, to increase the return on assets and maximise the growth potential of your wealth.

||| **Wealth Planning Service** provides you with a personalised experience to better understand your financial needs and your portfolio situation, so you can set appropriate strategies to fulfil your dreams.

- ▶ **Portfolio Analysis** – Analyse your portfolio performance to help you allocate your assets effectively.
- ▶ **Goal Planning** – Analyse and plan your needs at different life stages and calculate required goal amount according to your preferences, helping you set your personalised solution.

||| Our team of product specialists help you capture opportunities and fulfil your needs.

- ▶ **Personal Banking Manager (Mortgage Service)** - offers suitable mortgage solutions to meet your needs.
- ▶ **Securities Services Manager** - offers direct order placement service as well as latest market information to keep you abreast of market trends and grasp investment opportunities.
- ▶ **Investment Product Specialist** - offers comprehensive investment solutions and market information, enabling you to make wise decision and grow your wealth.
- ▶ **Foreign Exchange Services Manager** - provides FX market information and Dual Currency Investment service to help you grasp every opportunity in the fast-changing FX market.
- ▶ **Commercial Customer Relationship Manager** - as your trusted business partner, we provide comprehensive business banking service, enabling you to grasp business opportunities.

Remarks:

1. For details of Wealth Planning Service, please contact BOCHK's branch staff.

Multiple Service Channels

As your wealth continues to grow, you need more convenient and accessible financial management options so that you can manage your wealth with ease.



Extensive service network

- ||| At the Wealth Management Centres, you can enjoy superior financial services in our cozy environment.
- ||| Exclusive priority counter services at over 150 branches allow you to manage your finances with ease.

24-hour manned customer service

- ||| 24-hour manned phone banking service (852) 3988 2888 enables you to flexibly manage your finances anytime, anywhere.

Interactive 7 x 24 Online Chat service

You can contact our Customer Service Representatives for instant banking service enquiries via the interactive chat platform of our Internet Banking after login.



||| When you are in overseas, you can call our International Toll-Free Hotline to contact our Customer Services Officers for assistance.

Regions	International access code	International toll-free number ¹	Regions	International toll-free number
The Mainland of China, Macau SAR, Malaysia, New Zealand, Taiwan Region, United Kingdom, Philippines ²	00	800 3988 2888	The Netherlands	0800 022 1375
Canada, United States of America	011		Indonesia	001 803 852 7193
Japan	Group A ³			
KDD			001 + 010	
IDC	010		0061 + 010	
NTT			0033 + 010	
Singapore, Thailand	001			
Australia	0011			

Efficient internet and mobile banking service

||| Manage various financial transactions via Internet Banking at ease and enjoy preferential handling fees.

||| With user-friendly interface, Mobile Banking allows you to manage your finances anytime, anywhere.

Remarks:

1. To enjoy the International Toll-Free Service, customers should use fixed-line phones with IDD service without IDD security code restriction (i.e. IDD barring should be deactivated).
2. International Toll-Free Service in the Philippines is only available for customers using PLDT fixed-line phones.
3. Group A: Applicable to fixed-line phones registered with IDD Service.
Group B: Applicable to mobile phones, public phones and fixed-line phones without registered IDD Service.



Diversified Products and Information

A wide range of financial services including account management, deposit, investment and insurance are provided to meet your financial needs.

Family Financial Services

- ||| Brand-new **Family Securities Accounts** enable you to plan your family's financial goal while passing wealth across generations for better future. With this service, you may label multiple Family Securities Accounts with the names of your children or other family members to enjoy the securities trading, Monthly Stocks Savings Plan conveniently.
- ||| **BOC Family Medical Insurance Plan** ("the Plan") provides you and your family comprehensive Hospital and Surgical Benefits. In addition, you and your family can enrol by the option of "Supplementary Family Benefit Pool" together, the coverage can then be shared among your family, keeping you worry-free even when encountering unforeseen medical expenses. Moreover, optional "Upgrade Benefit" and various extra benefits are also included in the Plan to provide comprehensive service to keep you and your family worry-free.
- ||| We understand that you aspire to make a bright future for your kid and also a joyful life after retirement, "Monthly Savings Plans" is the smart approach for you to achieve your goals.
 - ▶ **Monthly Stocks / Funds Savings Plan:** allow you to invest in a number of selected stocks / funds with a monthly contribution amount of as low as HK\$ 1,000. By leveraging on the advantage of "Dollar Cost Averaging", you can be freed from the short term volatility of the stock market while balancing overall investment effectiveness. In addition, you can earn credit card gift points by settling the contribution payment with BOC Credit Card.
 - ▶ **Monthly Deposit Savings Plan:** allow you to choose from a wide range of currencies, contribution period, contribution amount and contribution cycle to suit your needs with a monthly contribution amount of as low as HK\$ / RMB 500 or other currencies (original currency) \$100.

All-round investment services

||| One-stop Securities Services

- ▶ Comprehensive Hong Kong stocks and Shanghai A shares trading and margin services help you capture Shanghai and Hong Kong investment opportunities.
- ▶ Various order types, including Enhanced Limit Order, Market Order, At-auction Order and At-auction Limit Order, for your selection.
- ▶ Comprehensive Stock Information includes Streaming, Price Alert, Warrant / Callable Bull / Bear Contract information web page, unlimited free real-time Shanghai A shares and Shenzhen A shares stock quotes and other information.

||| **Other diversified products are also available to help you grow your wealth, including:**

- ▶ Funds
- ▶ Bonds
- ▶ Structured products
- ▶ Foreign exchange
- ▶ Precious metals
- ▶ Precious Metal and FX Margin Trading

Flexible loan services

||| **Mortgage Service**

Professional and suitable lending solutions with fast application process can cater for your diverse needs.

||| **Wealth Management Secured Overdraft Service¹**

Allow you to convert assets into liquid funds promptly and add flexibility to your cash flow so that you can make timely investments.

||| **A Spectrum of Personal Lending Solutions**

Tax loans and personal loan services are tailored for property owners, business owners and professionals. Installment loan/revolving credit, balance transfer and overdraft facility are also available to help you manage your finances flexibly.

||| **Smart Mortgage Scheme**

A mortgage scheme with deposit account and preferential interest rate allows you to earn higher interest returns on your savings while realising your dream of home ownership.

||| **RMB mortgage loan services**

Allow you to denominate in RMB are applicable to residential, commercial and industrial properties as well as shops in Hong Kong.

Remarks:

1. For the details of **Wealth Management Secured Overdraft Service**, please visit www.bochk.com/en/loan/personal/overdraft.html or contact BOCHK's branch staff.

Comprehensive Insurance Solutions

- ||| Diversified life insurance products include lifetime coverage, endowment plan, retirement protection, etc., enabling you and your family to enjoy hassle-free protection.
- ||| Medical, travel and family insurance plans are provided for you to cope with unexpected charges.

Customised market news

- ||| Staying on top of market trends and keeping your finger on the pulse is the way to stay ahead of the game. You can select Market Information Subscription via Internet Banking and receive the latest financial analysis as well as stock, foreign currency and fund information for an updated snapshot and a good vantage point of the market.
- ||| You can also opt to receive information relevant to your lifestyle and interests for enjoying the finer things in life.

Prestige Lifestyle and Offers





Wealth Management Visa Infinite Card¹

Enter a wider world of wealth management possibilities and enjoy a host of exclusive offers for a privileged lifestyle. We are delighted to offer you a **perpetual annual fee waiver** for your *Wealth Management Visa Infinite Card* as a testament to your distinguished status. *Wealth Management Visa Infinite Card* also offers you an extraordinary selection of distinctive travel, shopping, dining, leisure and entertainment privileges including:

- ||| Up to 6X Reward Gifts Points for all dining and overseas spending.
- ||| Free access to over 700 airport lounges around the world.
- ||| Airport limousine service.
- ||| Complimentary travel accident insurance with a coverage of US\$1,000,000.
- ||| Private club access, golf offers, private dining prepared by celebrated chefs, etc.
- ||| By making a phone call or visiting a web page, you can access personal assistance services, including trip planning, flight and hotel reservations, restaurant reservations, car rental, performance ticket booking.

Prestige Lifestyle

- ||| Reserve **The Hong Kong Jockey Club Racecourse VIP Box** exclusive to *Wealth Management* at preferential rates to enjoy exciting races and delectable buffet meals with your family, friends and business partners. For enquiries or reservations, please call (852) 3669 3969.
- ||| Make **priority booking for prestigious events**, such as golf tournaments, concerts and investment seminars.

Privileged Offers

As our **Wealth Management** customer, you can enjoy the following banking service offers²:

- ||| Preferential interest rates for deposits and loans.
- ||| Preferential fees for investment services.
- ||| RMB and Foreign exchange offers.
- ||| Fee waivers or discounts for banking services and product offers including telegraphic transfer, issuance of demand draft, issuance of cashier's order/ gift cheque, RMB / foreign currency exchange, investment product and time deposit offer.
- ||| With a **Wealth Management** Card, you can withdraw cash and pay for purchases at designated merchants. Also, more spectacular "UnionPay" offers are available from time to time.
- ||| Auto-Sweeping Service⁴.

Remarks:

1. For the offer details of the **Wealth Management** Visa Infinite Card, please visit www.bochk.com/creditcard.
2. For details of the offers, please visit www.bochk.com/wm or contact your Customer Relationship Manager.
3. **Wealth Management** Card is subject to the relevant terms. For details, please refer to BOCHK's materials on "General Information for Retail Banking", "Supplementary Information on Renminbi Services", "General Banking Services Charges" and other relevant documents.
4. **Wealth Management** customers can apply for HKD, USD and RMB Auto-sweeping Service. This Auto-Sweeping Service is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any BOCHK's working date, provided the transfer sum does not exceed the maximum limit prescribed by BOCHK from time to time or the maximum limit designated by you. If the total transfer sum exceeds the maximum limit, this Auto-Sweeping Service will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this Auto-Sweeping Service successfully covers the overdraft principal, the overdraft principal will be subject to interest charges at the standard overdraft rates published by BOCHK from time to time. Customers are required to pay the accrued interest prior to the day specified by BOCHK. Please refer to the policy provisions issued by insurers for details (including detailed terms, conditions and exclusions) of the insurance plans. If customer's designated Current Account has subscribed for both **Wealth Management** Secured Overdraft Facility and "Auto-Sweeping" service, system will transfer the fund from **Wealth Management** Secured Overdraft Facility first to designated Current Account whenever there does not have sufficient fund to settle the cheque at the cut-off time of any BOCHK's working day, Auto-Sweeping Service will only be used in case **Wealth Management** Secured Overdraft Facility cannot fully settle the outstanding. For details of "Auto-Sweeping Service", please visit www.bochk.com/en/wm/service.html or contact BOCHK's branch staff.

**Wealth Management helps you navigate
towards financial success**

**For enquiries, please call our
Wealth Management Service Hotline at (852) 3988 2888
or visit any branch of BOCHK.**

User Guide



Website

www.bochk.com/wm

Wealth Management Customers can enjoy the full range of Wealth Management services by maintaining a "Total Relationship Balance" of HK\$1,000,000 or above.

For details of "Total Relationship Balance", please visit www.bochk.com/en/wm/service.html or contact BOCHK's branch staff.

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

General Terms:

- Wealth Management service (the "Service") offered by Bank of China (Hong Kong) Limited ("BOCHK") is only applicable to personal customers.
- Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the Service Guide.
- This Service Guide gives an introduction to the products, services and offers under this Service. The details of the other products and services listed above are subject to relevant terms. For details, please refer to the relevant promotion materials or contact the branch staff of BOCHK.
- BOCHK is one of the insurance agents of the above mentioned insurance services.
- BOCHK reserves the right 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.
- In case of any dispute, the decision of BOCHK 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 / Important Notes:

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. You are advised to understand the relevant details, charges and important notes before you invest in Shanghai A shares. For details, please visit BOCHK website or contact the staff of BOCHK.

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 financial position and investment objectives.

Risks of trading of listed RMB products:

- **Investment / Market Risk:** Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.
- **Currency Risk:** If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.
- **Exchange Rate Risk:** RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. 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 cur-

rencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

- **Default Risk and Credit Risk:** In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.
- **Emerging Market Risk:** RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/ sector and other factors such as change in government policies, taxation and political development in the Mainland.
- **Conversion Limitation Risk:** 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.

Risk of trading A shares via Shanghai-Hong Kong Stock Connect:

- **Not protected by Investor Compensation Fund:** Investors should note that any Northbound trading under Shanghai-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any Northbound trading as well.
- **Quotas used up:** When the respective aggregate quota balance for Northbound trading is less than the daily quota, the corresponding buy orders will be suspended on the next trading day (sell orders will still be accepted) until the aggregate quota balance returns to the daily quota level. Once the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted. Depending on the aggregate quota balance situation, buying services will be resumed on the following trading day.
- **Trading day difference:** As mentioned above, Shanghai-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that

there are occasions when it is a normal trading day for the Mainland market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect is not trading.

- Restrictions on selling imposed by front-end monitoring: For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.
- The recalling of eligible stocks: When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchange.
- Risks of client assets received or held outside Hong Kong: Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

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, and also 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/ Important Notes or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

The prices of bonds fluctuate, sometimes dramatically. The price of bonds may move up and down, and they may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds. The investment decision is yours but you should not invest in any bonds unless the intermediary who sells such product to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investment in bonds involves significant risks. It is impossible to describe every risk associated with such bonds that are relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant bonds including, in particular, the sections about risks, and ensure that you fully understand the nature and all the risks associated with an investment in the relevant bonds and are willing to assume such risks. You should carefully consider whether the relevant bonds are suitable for you in light of your own relevant circumstances. If in doubt, you should seek independent professional advice.

Structured products involve derivatives. 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. Structured products may not be principal protected, and you may lose all or part of your principal invested. These products are not equivalent to, nor should it be treated as a substitute for, time deposits.

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest. Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of

money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals. Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

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 the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

RMB policies are subject to exchange rate risk. The exchange rate between RMB and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/ surrender value and other benefits payable under RMB policy will vary with the exchange rate. The exchange rate between RMB and HKD will be the market-based prevailing exchange rate determined by the insurer from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value/ surrender value or other benefits payable in HKD, for RMB policy.

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.

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Important Notes of Insurance:

- BOC Family Medical Insurance Plan (“The Plan”) is underwritten by BOC Group Life Assurance Company Limited (“BOCG Insurance”).
- BOCHK is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product 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 Plan should be resolved between directly BOCG Insurance and the customer.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers’ expectations and investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realised. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks, and understand the nature and risk of the relevant product. For details of the nature of a particular product and the risks involved, please refer to the relevant offering documents. You should seek advice from an independent financial adviser.

The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

This service guide does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

This service guide is issued by BOCHK and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

- Accounts registered for this Auto-Sweeping Service must be accounts held with BOCHK.
- Subject to these Terms, if the relevant transfers are not qualified for this Auto-Sweeping Service, any other arrangements which have already been in existence between the parties regarding “Funds Recipient Account”, “Funds Source Account”, or other accounts or services will be implemented by BOCHK accordingly. For the avoidance of doubt, and without prejudice to anything provided hereof, the transfers rendered under this Auto-Sweeping Service are governed by these Terms, and that any transfer or transaction provided or rendered under any other arrangements are to be governed by the existing agreements entered into between the parties.
- If you are having Auto-Sweeping service, the daily Overdrawn Principal limit will be determined by the highest customer class you maintained in BOCHK. For details, please contact our staff.

Remark: Auto-Sweeping Service is only applicable to customers designated by BOCHK from time to time. Please contact our staff for details of designated customers.

General Terms:

- **The above products, services and offers are only applicable to Wealth Management customers.**
- **For details on the Wealth Management services, please refer to the “Wealth Management Service Guide”.**
- **BOCHK reserves the right 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.**
- **In case of any dispute, the decision of BOCHK shall be final.**
- **Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.**

Risk Disclosure / Important Notes:

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice 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.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers’ expectations and investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realised. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks, and understand the nature and risk of the relevant product. For details of the nature of a particular product and the risks involved, please refer to the relevant offering documents. You should seek advice from an independent financial adviser.

The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

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.