

i-Free自在 理財

SERVICE GUIDE



中國銀行(香港)
BANK OF CHINA (HONG KONG)

i-Free Banking Service Guide

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1. *i-Free Banking Service*

i-Free Banking provides you with a one-stop financial solution, allowing you to manage your savings, investment, payroll and daily payments with ease. In addition, our comprehensive range of financial planning products and service channels enable you to achieve your financial goals and realise dreams.

1.1 Deposit Services

i-Free Banking provides you with a wide range of deposit services and offers, enabling you to enjoy great financial flexibility.

HKD Savings Account

- Interest is calculated daily and deposited semi-annually.

Foreign Currency Savings Account¹

- A convenient platform to manage transactions of 14 currencies (including RMB). You can also set up standing instructions on exchange via Internet Banking according to your preset timetable and target exchange rate.
- You can reserve foreign currency banknotes via our Phone Banking, Internet Banking or Mobile Banking and truly enjoy a relaxing holiday.

Current Account²

- We provide HKD Current Account, USD Current Account and free cheque books to help you save remittance expenses.

Time Deposit¹

- Various currencies and deposit periods are available for your choice.
- Convenient automatic renewal service is available.

Monthly Deposit Savings Plan

- Monthly contribution for Club Deposit is as low as HK\$500. You can choose HKD, RMB and more foreign currencies as well as various contribution periods for your plan. With our online [Monthly Savings Plan Calculator](#), you can easily find the right savings scheme that can suit your needs.

Remarks:

¹ The service is only applicable to customers aged 16 or above.

² The service is only applicable to customers aged 18 or above.

1.2 RMB Services¹

Our RMB services, including RMB savings deposits, cheque², time deposits, exchange, remittance, bonds² and bank card services, enable you to enjoy financial and spending convenience.

- You can take advantage of our RMB *Exchange Express* service to exchange HKD for RMB automatically by pre-setting your exchange instructions.
- Our diverse range of RMB debt securities investment² includes bonds subscription, custody services and collection of interest coupons.

1.3 Payroll and Payment Services¹

Enjoy simplicity and convenience by managing your payroll and daily payments with *i-Free Banking Service*.

Payroll Service

- Same day salary credit regardless of your employer's payroll bank.
- Simply change your payroll account by submitting the completed "Notification of Change of Auto-pay Payroll Account" form to the Human Resources Department of your company.

Payment Service

- Direct Debit Authorisation (DDA) - Simply login to Internet Banking to set up a one-off DDA instruction or submit the completed "Direct Debit Authorisation" form to any of our branches, you can regularly transfer funds by autopay from your designated account to specified merchant(s) or organisation(s).
- Bill Payment - You can make bill payment through our Internet Banking or Mobile Banking including public bills, tax payment, tuition fee, Credit Card payment etc. You can also set forward dated bill payments or regular payments instructions. The bills paid will automatically display in "My Bill List" for your convenience when you pay through Internet Banking and Mobile Banking in the future.

Remarks:

¹ The service is only applicable to customers aged 16 or above.

² The service is only applicable to customers aged 18 or above.

1.4 Investment Services²

i-Free Banking offers a wide spectrum of investment services, empowering you to accumulate wealth with ease.

Securities Trading

- We provide diversified transaction channels for trading local stocks, including Internet Banking, Mobile Banking, Automated Stock Trading Hotline, Manned Investment Trading Hotline and designated branches.
- "Securities Club"³ provides you with superior privileges to help you grasp investment opportunities.
- "Family Securities Accounts" allow you to label individual family accounts with the names of your family members to plan for your family financial management goals.
- "Monthly Stocks Savings Plan" provides up to 163 selected stocks including RMB denominated securities at your choice. You can choose up to 20 stocks in each plan with contribution amount of as low as HK\$1,000. The preferential transaction fee⁴ is charged per plan. You may also enjoy waivers on safe custody and collection fees of shareholder entitlements. You can sell odd lot stocks at market price and settle the contribution payment by BOC Credit Card to earn BOC Credit Card gift points.
- Free "Virtual Securities Investment Platform" helps you sharpen your investment skills and accumulate investment experience.

Funds Investment

- A wide selection of fund choices from over 45 fund houses and 1,047 fund products
- Monthly contribution for "Monthly Funds Savings Plan" is as low as HK\$1,000. You can earn credit card gift points by settling the contribution payment with BOC Credit Card. You may set up your investment plan at our branches or through Internet Banking.

Diversified Investment Products

- Bonds
- Structured Investment Products
- Precious Metals
- Precious Metals and FX Margin

Remarks:

² The service is only applicable to customer aged 18 or above.

³ "Securities Club" comprises four tiers of membership, namely Diamond Star, Gold Star, Silver Star and Bright Star. Customers who maintain securities accounts with Bank of China (Hong Kong) Limited (the "Bank") will automatically become Bright Star members of the Securities Club and their memberships can be upgraded to Diamond Star, Gold Star or Silver Star to enjoy professional securities services and privileges if their accumulated securities transaction amounts or Investment Assets Values can fulfil the specific requirements. For details, please contact the Bank's staff.

⁴ **A handling fee equivalent to 0.25% of the total monthly contribution amount is charged for each plan. The minimum charge is HK\$/RMB50 per month (including brokerage fee, stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong and trading fee charged by Hong Kong Exchanges and Clearing Limited).**

1.5 Insurance Services^{2,5}

A wide selection of insurance services is available to give you and your beloved family members full coverage and peace of mind.

Life Insurance

- Retirement Protection Plan, Endowment Insurance Plan and RMB Insurance Plan

General Insurance

- Travel Insurance Plan, Medical Insurance Plan and Home Insurance Plan

1.6 Loans Services²

With *i-Free Banking's* flexible lending solutions, you can manage your finances with ease.

• Mortgage Services

• Personal Loan

• BOC Credit Card⁶

Various options of credit cards including "BOC i-card" which brings you news on the latest trend as well as online shopping privileges, helping you savor the upbeat lifestyle.

1.7 Consolidated Monthly Statement

i-Free Banking Service provides you with a consolidated monthly statement, so you can review all transaction details and balances⁷ of your registered accounts at a glance. You can also conveniently access your environmentally-friendly electronic statements via Internet Banking.

1.8 e-Alert Service⁸

- You can receive customised e-Alerts through e-mail or SMS regarding payroll dates, time deposit maturity dates and other important notifications.
- Even if you are away for meetings, you can still receive e-Alerts notifying you about stock prices, information about IPO and currency exchange, etc. so that you can manage your financial decisions with complete peace of mind.

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

Remarks:

² The service is only applicable to customers aged 18 or above.

⁵ These plan are unwritten by the relevant insurance companies. The Bank is an appointed agent of the insurance companies for distribution of insurance products. These insurance products are products of insurance companies, but not the Bank. In respect of an eligible disputes (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance products should be resolved between directly the insurance companies and the Bank. Please refer to the policy provisions issued by insurers for details (including detailed terms, conditions and exclusions) of the insurance plans.

⁶ For details of BOC Credit Card services and offers, please refer to the relevant promotion materials.

⁷ For BOC Express Cash and BOC Credit Card accounts, only the current balance of that month is shown on the statement.

⁸ Please login to BOCHK's Internet Banking for details of e-Alert service and e-Subscription service.

2. Convenient Service Channels

2.1 Internet Banking, Mobile Banking and Phone Banking⁹

- You can conveniently manage your personal finances via Internet Banking, Mobile Banking and Phone Banking anytime, anywhere.
- It is very simple to activate Internet Banking. Simply login to Internet Banking at www.bochk.com and change your default password according to the instructions, then you can use our Internet Banking and Mobile Banking services. For details, please refer to "[Internet Banking Interactive Demo](#)".
- BOCHK Mobile App allows you to read the financial and promotion information without login to your mobile banking account. Please download the App in the following way:







Remarks:

- Please download mobile applications from official application stores or BOCHK website, and ensure the search wording is correct. iPhone or iPad users may download BOCHK Mobile Applications via App Store; Android users may download BOCHK Mobile Applications via Google Play or BOCHK website.
- * Recommended Operating System: Android 4.4 or above.
- ** Recommended Operating System: Android 2.3 or above.
- Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are trademarks of Google Inc..

2.2 Branch Network

- We operate the most extensive network of over 190 branches throughout Hong Kong which are always at your service.

2.3 ATM network

- With a “BOC ATM Card”¹⁰, you can withdraw cash from any ATM displaying the  or  logo, and pay for purchases at merchants that accept  or . More spectacular “UnionPay” offers are available from time to time. To learn more, please scan to browse:



- You can exclusively enjoy annual fee waiver on “BOC ATM Card”.

Remarks:

⁹ **i-Free Banking** customers aged from 11 can enjoy the following services through Internet Banking, Mobile Banking and Phone Banking: account balance enquiry and electronic statement enquiry (only applicable to Internet Banking); **i-Free Banking** customers aged from 16 even can enjoy the service of foreign currency exchange, time deposit placement and payment for designated bill (only applicable to Internet Banking) etc through Internet Banking, Mobile Banking and Phone Banking. **i-Free Banking** customers can enjoy the full range of Internet Banking, Mobile Banking and Phone Banking services automatically at the age of 18.

¹⁰ Only applicable to customers aged 16 or above.

3. Privileges for *i-Free Banking* customers

3.1 Deposits and Foreign Currency Exchange

Auto-Sweeping Service^{2,11}

- Provides you with protection of cheque issuance, when the available balance of your current account is not sufficient to settle the cheque amount, funds will be transferred from your savings account automatically to avoid bounced cheque.

Preferential exchange rate¹

- Enjoy preferential exchange rate of basis points¹².

3.2 Securities²

- Enjoy free real-time online stock quotes each month¹³.

3.3 Credit Card²

- Enjoy "BOC i-card" and designated BOC Credit Cards annual fee waiver offer¹⁴.
- The "BOC i-card" provides you with the latest lifestyle news and online shopping privileges¹⁴.
- Gift Point Program: Simply spend with your BOC Credit Card or use it for cash advances, Cash Before Card, online bill payments, auto-pays or Octopus Automatic Add-Value Service, you can earn gift points¹⁵ to redeem a selection of fabulous gifts listed in our "Gift Point Catalogue".

Remarks:

¹ The service is only applicable to customers aged 16 or above.

² The service is only applicable to customers aged 18 or above.

¹¹ ***i-Free Banking*** customers can apply for HKD, USD and RMB "Auto-Sweeping Service". If customers cancel ***i-Free Banking*** service, related "Auto-Sweeping Service" will be canceled accordingly. "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 Bank's working date, provided the transfer sum does not exceed the maximum limit prescribed by the Bank 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 the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank. For details of "Auto-Sweeping Service", please visit www.bochk.com/en/ifree/service.html or contact BOCHK's branch staff.

¹² This offer is not applicable to foreign currency banknotes exchange.

¹³ The number of free real-time stock quotes entitled is determined according to customers' membership tiers of the Securities Club, with a maximum of 1,000 stock quotes per month. For details, please refer to Securities Services Charges or contact the Bank's staff.

¹⁴ For details of BOC Credit Card services and offers, please refer to the relevant promotion materials.

¹⁵ 1 gift point will be earned for every HK\$1 spent with your BOC Credit Card. The BOC Credit Card Gift Point Program is offered by BOC Credit Card (International) Limited ("Card Company"). For details, please refer to the relevant terms.

4. *i-Free Banking Service – “Total Relationship Balance” Requirement*

- ***i-Free Banking*** Customers can continue to enjoy the full range of ***i-Free Banking*** services by maintaining a "Total Relationship Balance"¹⁶ of HK\$10,000 or above.
- For details of "Total Relationship Balance", please visit www.bochk.com/en/ifree/service.html or contact the branch staff of BOCHK.

Remarks:

¹⁶ When the customers reach the age of 18, it is required to maintain a "Total Relationship Balance" of HK\$10,000 or above in order to continue to enjoy full range of ***i-Free Banking*** services. Full-time Students of universities / post-secondary institutions in Hong Kong and outside Hong Kong ("Eligible Students") are eligible for the waiver of "Total Relationship Balance" requirement of ***i-Free Banking*** during the period of study and the first 3 years after graduation. To enjoy the offers, Eligible Students should present valid student identity document when taking up/upgrading their existing accounts to ***i-Free Banking*** at any branches of the Bank. The Bank shall, without obligation to provide any reason, have the right to decide whether to accept/ decline any account opening application or whether to give this offer to the applicants in accordance with their information provided. Starting from the beginning of the fourth year after graduation, it is required to maintain a "Total Relationship Balance" of HK\$10,000 or above in order to continue to enjoy full range of ***i-Free Banking*** services.

General Terms:

- *i-Free Banking* service is only applicable to personal banking customers.
- The above products, services and offers are subject to the relevant terms.
- This Service Guide offers a brief summary of the relevant products, services and offers provided by *i-Free Banking*. For details of the products, services and offers and the relevant terms, please contact the Bank's staff.
- The above offers cannot be used in conjunction with other privileges that are not stipulated in this Service Guide.
- The Bank reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms and the Service Guide at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Bank shall be final.
- Should there be any discrepancy between the Chinese and English versions of this Service Guide, the Chinese version shall prevail.

Terms of "Auto-Sweeping Service":

1 "Auto-Sweeping Service"

1.1 Definitions and Interpretation

- 1.1.1 "Account Holder(s)" means the holder(s) of the Funds Recipient Account and the Funds Source Account;
 - 1.1.2 "Business Day" means the day on which the Bank opens for business in Hong Kong and carries out the banking business of paying or collecting cheques which are drawn by or paid in by customers;
 - 1.1.3 "Cut-off Time" means such time of the Business Day designated by the Bank from time to time for determination of the Overdrawn Principal;
 - 1.1.4 "Overdrawn Principal" means the total amount of principal overdrawn on the "Funds Recipient Account" as at the Cut-off Time of the Business Day, or the total amount of cheques debited from the "Funds Recipient Account" on that Business Day, whichever is lower;
 - 1.1.5 "Funds Recipient Account" means such current account under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as "Funds Recipient Account";
 - 1.1.6 "Funds Source Account" means such savings account in the same currency as that of the "Funds Recipient Account" under the name of the Account Holder(s) held with the Bank, which is designated by the Account Holder(s) and accepted by the Bank as "Funds Source Account".
- 1.2 Subject to these Terms, the Bank shall provide this "Auto-Sweeping Service" to the Account Holder(s).
 - 1.3 If the "Funds Recipient Account" is overdrawn by cheque(s) at the Cut-off Time on any Business Day, the Bank will automatically transfer a sum equal to the Overdrawn Principal ("Transfer Sum") from the "Funds Source Account" to the "Funds Recipient Account" on the following Business Day, upon fulfilling the following conditions:
 - (a) before such transfer, the amount of the available secured overdraft facility in "Funds Recipient Account" is lower than the Overdrawn Principal (if applicable) or there is no secured overdraft facility in "Funds Recipient Account"; and
 - (b) the amount of the available cleared funds in the "Funds Source Account" is greater than or equal to the Overdrawn Principal before such transfer; and
 - (c) the Overdrawn Principal must not exceed the maximum limit prescribed by the Bank from time to time at its absolute discretion, or the maximum limit designated by the Account Holder(s) from time to time.

- 1.4 The Overdrawn Principal will be subject to interest charges at the standard overdraft rates published by the Bank from time to time. Customers are required to pay the accrued interest prior to the day specified by the Bank.
- 1.5 For the avoidance of doubt, this “Auto-Sweeping Service” is only applicable to overdraft of the “Funds Recipient Account” due to any drawing of cheque(s) from that account. However, despite any automatic transfer effected by the Bank through this “Auto-Sweeping Service”, the Bank is not obliged to transfer any part of the Transfer Sum from the “Funds Recipient Account” back to the “Funds Source Account” if any cheque drawn on the “Funds Recipient Account” cannot be cleared for whatever reason.
- 1.6 It is the Account Holder(s)’ responsibility to monitor and maintain sufficient available cleared funds in the “Funds Source Account” from time to time in order that all applicable instructions, obligations and liabilities on the “Funds Source Account” owed to the Bank or any third party (including any Autopay or direct debit instructions) can be met and/or discharged when any automatic transfer is effected by the Bank from time to time through this “Auto-Sweeping Service”.
- 1.7 Without prejudice to the generality of the foregoing provisions, the Bank may refuse to perform this “Auto-Sweeping Service” at any time without notice and without liability if the “Funds Recipient Account” or/and the “Funds Source Account” is/are frozen for any reason.
- 1.8 Accounts registered for this “Auto-Sweeping Service” must be accounts held with the Bank.
- 1.9 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 the Bank 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.
- 1.10 If you are having “Auto-Sweeping Service”, the daily Overdrawn Principal limit will be determined by the highest customer class you maintained in our bank. For details, please contact our staff.

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

Risk Disclosure / Important Notes:

This Service Guide does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment product or service. Investment products are not principal-protected. 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 customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The loss incurred from investment maybe the same or greater than initial investment amount, proceeds may also change accordingly. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, willingness and ability to bear risks, and understand the nature and risks of the relevant product. For the nature and risk disclosures of individual investment products, customers should read carefully the relevant offering documents for details. Customers should seek professional advice from an independent financial adviser.

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

RMB Risk Disclosure:

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 Hong Kong dollar 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.

Risk Disclosure of Securities Trading:

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 profits made as a result of buying and selling securities.

Risk Disclosure of Warrants and Callable Bull / Bear Contracts ("CBBC") Trading:
The price of the warrants and CBBC may fall in value as rapidly as it may rise and investors may sustain a total loss of their investment. Past performance of the underlying asset is not an indicator of future performance. You should ensure that you understand the nature of the warrants and CBBC and carefully study the risk factors set out in the relevant listing documents of the warrants and CBBC and, where necessary, seek professional advice. Warrants that are not exercised will have no value upon expiry. CBBC have a mandatory call feature and, when the price of the underlying asset reaches the call price, will be early terminated immediately, in which case: (i) Category N CBBC investors will not receive any cash payment; and (ii) Category R CBBC investors may receive a cash payment called the Residual Value, which may be zero.

Risk Disclosure 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 financial position and investment objectives.

Risk Disclosure of Fund Trading:
Although investment may bring profit opportunities, each investment product or service involves potential risks. Monthly Funds Savings Plan is not equivalent to, nor should it be treated as a substitute for, time deposit. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by customers. Customers' 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, customers may not receive any return from their Investment Funds. Part of the investment may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, risk acceptance and ability. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If customers have any enquiry, they should seek advice from independent financial adviser.

Risk Disclosure of Notional Precious Metals Passbook Account:

Notional precious metals passbook account is NOT equivalent to time deposit and not principal-protected.

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.

Risk Disclosure in respect of Precious Metal / FX Margin Trading:

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.

Risk Disclosure of Structure Investment Products:

These are structured investment products involving 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. The structured investment products are not equivalent to time deposit and are not protected deposits under the Deposit Protection Scheme in Hong Kong.

Risk Disclosure of Debt Securities Trading:

The prices of debt securities fluctuate, sometimes dramatically. The price of a debt 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 debt securities.

Risk Disclosure of RMB Insurance Services:

RMB policy is 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 BOCG Life 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 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.

This Service Guide is issued by Bank of China (Hong Kong) Limited and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.