

General Terms and Conditions

1. Total Relationship Balance Growth Rewards

- a. The promotion period is from 1 April 2019 to 30 June 2019 (both dates inclusive) ("Promotion Period").
- b. To be entitled with the Total Relationship Balance ("TRB") Growth Rewards, customers are required to newly take up or upgrade to *Wealth Management/ Enrich Banking/ iFree Banking* ("Integrated Account Service") and fulfill all of the following requirements during the Promotion Period ("Eligible TRB Growth Customers"):
 - i. Have not taken up or cancelled *Wealth Management/ Enrich Banking/ iFree Banking* in sole-name in Bank of China (Hong Kong) Limited ("BOCHK") in the past 6 months prior to the 1 April 2019, and
 - ii. Maintain a valid "Questionnaire on Investment Preference" on 30 June 2019, and
 - iii. Achieve the following designated amount of Total Relationship Balance growth (comparing the Total Relationship Balance of July 2019 and March 2019):

Integrated Account Service	"Total Relationship Balance" Growth Amount	BOC Credit Card Free Spending Credit ("Free Spending Credit")
<i>Wealth Management</i>	HK\$8,000,000 or above	HK\$10,000
	HK\$5,000,000 – Below HK\$8,000,000	HK\$4,000
	HK\$3,000,000 – Below HK\$5,000,000	HK\$2,000
	HK\$1,000,000 – Below HK\$3,000,000	HK\$800
<i>Enrich Banking</i>	HK\$500,000 or above	HK\$500
<i>iFree Banking</i>	HK\$100,000 or above	HK\$200

- c. Definition of "Total Relationship Balance":
 - i. Includes the monthly value of the following items under the customer's name:
 - The average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets (including Securities, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investments, Structured Investments, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilized overdraft balance under the current accounts, cash value of the life insurance plans, outstanding balance of other loans and the vested balance of the Mandatory Provident Funds ("MPFs"); and
 - Mortgage payments, outstanding balance and un-post installment balance under the BOC Credit Card and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account".
 - ii. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his / her sole-name and joint-name accounts. The "Total Relationship Balance" in the joint-name of the customer and other person only includes the "Total Relationship Balance" of all corresponding joint-name accounts.
 - iii. 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.
 - iv. All foreign currency balances are calculated based on exchange rates quoted by BOCHK from time to time.
 - v. The relevant calculation results are subject to BOCHK's records.

For details of "Total Relationship Balance", please contact the staff of BOCHK or visit our website www.bochk.com (Home > General Banking Service Charges > Integrated Banking Service / Other Services).

2. Redemption Arrangement for Total Relationship Balance Growth Rewards

- a. **BOC Credit Card Free Spending Credit will be credited to the BOC Credit Card Account held by Eligible TRB Growth Customers on or before 30 November 2019, the relevant BOC Credit Card Account must be valid at the time when the Free Spending Credit 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.**
Customer notification will be provided upon crediting rewards.
- b. **Eligible TRB Growth Customers are required to maintain the *Wealth Management* with "Total Relationship Balance" of HK\$1,000,000 or above, or the *Enrich Banking* with "Total Relationship Balance" of**

HK\$200,000 or above, or the iFree Banking with “Total Relationship Balance” of HK\$10,000 or above at the time of BOCHK crediting of Free Spending Credit, otherwise, the reward will be forfeited and will not be compensated with any reward.

- c. Eligible TRB Growth Customers are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible TRB Growth Customers is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).
- d. Each Eligible TRB Growth Customer is eligible for the Total Relationship Balance Growth Rewards once only. If Eligible TRB Growth Customers open more than one *Wealth Management/ Enrich Banking/ iFree Banking* account within the Promotion Period, he/ she can only enjoy the Rewards once.

3. FX Rewards

- a. This FX Rewards is only applicable to newly take up *Wealth Management/ Enrich Banking* customers (“Selected Customers”).
 - i. Definition of personal customers who have newly taken up *Wealth Management/ Enrich Banking* services:
 - Customers have not taken up or cancelled *Wealth Management, Enrich Banking, iFree Banking* and non-Integrated Banking Service in BOCHK in the past 6 months prior to the 1 April 2019.
- b. To be eligible for receiving FX Rewards, Selected Customers should conduct foreign exchange transactions (including (a) conversion of Hong Kong dollars into foreign currencies, (b) conversion of foreign currencies into Hong Kong dollars and (c) cross currency conversion) **via Internet Banking or Mobile Banking** through the HKD/Multi-Currency/RMB account in sole name during the Promotion Period (“Eligible Exchange Transactions”); and it should reach the designated total accumulated amount (“Total Exchange Amount”) (“Eligible FX Customers”). Details of the offer are as below:

Total Exchange Amount via <u>Internet Banking or Mobile Banking</u> (HKD equivalent)	BOC Credit Card Free Spending Credit (“ Free Spending Credit”)
HK\$3,000,000 or above	HK\$2,000
HK\$1,000,000 – Below HK\$3,000,000	HK\$500
HK\$500,000 – Below HK\$1,000,000	HK\$200

- c. The Total Exchange Amount refers to the amount of Eligible Exchange Transactions conducted by the Selected Customers from the date in which he/she has newly taken up *Wealth Management/ Enrich Banking* services to 30 June 2019 (both dates inclusive).
- d. The Total Exchange Amount calculated by BOCHK based on the transaction date, time and exchange amount of Eligible Exchange Transactions made by the Selected Customers. 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 the calculation method of transaction amount at its sole discretion.
- e. Each Eligible FX Customers can enjoy the offer once only.
- f. **To be entitled to the offer, Eligible FX Customers must hold a valid BOC Credit Card. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.**
- g. **BOC Credit Card Free Spending Credit will be credited to the BOC Credit Card Account held by Eligible FX Customers on or before 30 November 2019.** Eligible FX Customers should maintain valid HKD/Multi-Currency/RMB account, BOC Credit Card and *Wealth Management/ Enrich Banking* services, otherwise, the reward will be forfeited and will not be entitled to any award in any other format.

4. First 3 months HKD Savings Deposit Interest Rate Up to 1.38%p.a.

- a. To be eligible for up to 1.38%p.a. savings deposit interest rate for the period of next 3 calendar month after the account opening month (“HKD savings deposit annual interest rate offer”), personal customers are required to newly take up *Wealth Management* or *Enrich Banking* services and take up BoC Pay together within the Promotion Period (“Eligible Savings Deposit Customers”). Definition of newly taking up *Wealth Management* or *Enrich Banking* and taking up BoC pay and details of HKD savings deposit annual interest rate offer are as follow:

- i. Definition of personal customers who have newly taken up *Wealth Management* or *Enrich Banking* services: Customers have not taken up or cancelled *Wealth Management*, *Enrich Banking*, *iFree Banking* and non-Integrated Banking Service in BOCHK in the past 6 months prior to the 31 March 2019
- ii. Definition of taken up BoC Pay: Customers need to register BoC Pay by binding BOCHK Smart Account or BOC Dual Currency Credit Card or BOC Dual Currency Co-branded Cards within the Promotion Period and keep the BoC Pay account active when HKD savings deposit annual interest rate offer is credited by BOCHK.
- iii. Details of HKD savings deposit annual interest rate offer:

Personal customers newly taken up <i>Wealth Management</i> or <i>Enrich Banking</i> services	First 3 months HKD savings deposit annual interest rate
<i>Wealth Management</i> customers	1.38%
<i>Enrich Banking</i> customers	1.08%

- b. BOCHK will determine offer period of HKD savings deposit annual interest rate offer and interest reward period based on months of newly taken up *Wealth Management* or *Enrich Banking* services shown by table below. Eligible Savings Deposit Customers should deposit HKD funds within designated months to enjoy HKD savings deposit annual interest rate offer. Details are as follow:

Months of newly taken up <i>Wealth Management</i> or <i>Enrich Banking</i> services	Offer period of HKD savings deposit annual interest rate	Interest Reward Period
April 2019	May 2019 to July 2019	On or before 30 September 2019
May 2019	June 2019 to August 2019	On or before 31 October 2019
June 2019	July 2019 to September 2019	On or before 31 November 2019


- c. HKD savings deposit annual interest rate offer is only applicable to deposit of all sole-name HKD savings accounts of Eligible Savings Deposit Customers which are opened with the same name, but not applicable to any deposit of current accounts and joint-name accounts.
- d. Starting from the next calendar month upon newly taking up *Wealth Management* or *Enrich Banking* by Eligible Savings Deposit Customers, if the daily savings account balance calculated by HKD (“Eligible Currency”) is higher than the minimum balance requirement to enjoy interest rate (details please refer to BOCHK’s board rate of HKD savings deposit annual interest rate), then such Eligible Currency of the savings account can be entitled up to 1.38%p.a. savings deposit annual interest rate. The maximum deposit balance to enjoy HKD savings deposit annual interest rate offer is HK\$1 million equivalent, any extra deposit balance which is above HK\$1 million equivalent will not be entitled to this offer.
- e. HKD savings deposit annual interest rate offer is calculated by daily simple interest basis.
- f. HKD savings deposit annual interest rate offer will be calculated by the method of additional interest (“HKD savings deposit annual interest rate offer” minus “board rate” (HKD savings deposit annual interest rate) of BOCHK)(“Additional Interest”) and will be credited to the HKD savings deposit accounts of the Eligible Savings Deposit Customers in the form of cash reward (“Interest Reward”) at the specified Interest Reward Period mentioned in clause (4b). Additional Interest will not include interest in decimal places. **When the Interest Reward is credited, the Eligible Savings Deposit Customers are required to still maintain *Wealth Management* or *Enrich Banking* services and keep the BoC Pay account active. Also, Eligible Savings Deposit Customers are required to maintain a valid HKD Savings Account with positive balance, or else the rewards will be forfeited.** The amount of cash reward is subject to the record maintained by BOCHK.
- g. **During the offer period of HKD savings deposit annual interest rate, if the board rate (HKD savings deposit annual interest rate) of BOCHK as at the interest calculation date is higher than HKD savings deposit annual interest rate offer, the Additional Interest of that interest calculation date will be cancelled.**
- h. HKD savings deposit annual interest rate offer is not guaranteed, BOCHK reserves the absolute right to amend this interest rate from time to time.
- i. If there is any change of the board rates (HKD savings deposit annual interest rate) of BOCHK, BOCHK will have notice posted at branches and website of BOCHK (www.bochk.com). Customers should aware of the above notice; BOCHK will not send any notification to individual customers.
- j. Each Eligible Savings Deposit Customer can only enjoy the HKD savings deposit annual interest rate offer once within the Savings Deposit Promotion Period.
- k. HKD savings deposit annual interest rate offer is limited and available on a first-come-first-served basis while quota lasts.
- l. The above offers are only applicable to *Wealth Management* and *Enrich Banking* customers.

- m. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.

5. BOC Credit Card Free Spending Credit

- a. Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- b. If Eligible TRB Growth Customers and Eligible FX Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, Dual Currency Diamond Prestige Card, Dual Currency Diamond Card, World Master card, Visa Signature Card, Platinum Card, Titanium Card and Classic Card).
- c. The status of the credit card accounts held by the Eligible TRB Growth Customers and Eligible FX Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible TRB Growth Customers and Eligible FX Customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the Card Company. If the Eligible TRB Growth Customers and Eligible FX Customers cannot fulfill the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

6. BOC Credit Card Rewards Gift Points (“Rewards Gift Points”)

- a. The Rewards Gift Points are only applicable to Eligible Customers who hold valid BOC Credit Cards issued in Hong Kong bearing  logo, while customers of Great Wall International Credit Card, USD Card, BOC Purchasing Card, BOC Prepaid Card, Private Label Card, Intown Card, BOC Express Cash Card, and customers who have participated in the cash rebate plan are excluded. If a customer holds more than one BOC Credit Card, the Rewards Gift Points will be credited to the highest tier BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, Platinum Card, Titanium Card, Gold Card and Classic Card). If a customer holds two BOC Credit Card accounts at the same tier, the Rewards Gift Points will be credited to the latest BOC Credit Card Account.
- b. To be eligible for the Rewards Gift Points, the Eligible Customers should successfully register for the BOC Credit Card Direct Debit Authorisation Service for premium payment of the first policy year and/or renewal for the designated Voluntary Health Insurance Scheme products via BOCHK Contact Centre / branches during the Promotion Period, and hold the valid policy at the time of crediting the Rewards Gift Points by the Card Company, otherwise the offer will be forfeited. Upon successful registration of the above BOC Credit Card Direct Debit Authorisation Service, the 5,000 Rewards Gift Points will be credited by Card Company to their BOC Credit Card Accounts of the Eligible Customers within 10 weeks after enrolment without further notification.
- c. Only customers whose BOC Credit Card Accounts are normal, valid and in good standing and should not have overdue records, throughout the entire Promotion Period and at the time the Rewards Gift Points are rewarded, will be eligible for the Rewards Gift Points Offer. In the event of cancellation/termination of his/her BOC Credit Card Account, violation of the Card User Agreement or having overdue / bad records throughout the entire Promotion Period or at the time the Rewards Gift Points are awarded, customers will not be eligible for the Rewards Gift Points Offer. BOCHK and BOCG Insurance reserve the rights to forfeit the offer without advance notification.
- d. Rewards Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of “BOC Credit Card Gift Point Catalogue”.

7. Monthly Deposit Savings Plan/ Payroll Service / Insurance/ Medical and Personal Accident Protection Plan/ Fund/ Securities/ Credit Cards

- a. For the details of the offers, please refer to the terms in the relevant promotion materials or contact the branch staff of BOCHK.

8. Monthly Service Fee of Wealth Management / Enrich Banking/ iFree Banking

- a. **Wealth Management / Enrich Banking / iFree Banking customers who maintain the following designated amount of “Total Relationship Balance” can enjoy the relevant monthly service fee waiver.**

Integrated Account Service	Total Relationship Balance	Monthly Service Fee Waiver
<i>Wealth Management</i>	HK\$1,000,000 or above	HK\$280
<i>Enrich Banking</i>	HK\$200,000 or above	HK\$120
<i>iFree Banking</i>	HK\$10,000 or above	HK\$60

- b. **The monthly service fee will be debited from the customers' Integrated Account Services settlement accounts. If the Monthly Service Fee cannot be successfully debited from the aforementioned settlement accounts, BOCHK reserves the right to terminate customers' Integrated Account Services at its sole discretion. The relevant monthly service fee is subject to the announcement by BOCHK from time to time. For details about the "Total Relationship Balance", please contact BOCHK staffs or visit www.bochk.com/tc/servicecharge.html (Integrated Banking Service / Other Services).**

General Terms:

- 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 this promotion material.
- The above Offer or Reward cannot be transferred, returned, exchanged for other reward/offer or redeemed for cash.
- 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.
- BOCHK 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.
- In case of any dispute, the decision of BOCHK shall be final.
- The Terms of the Offer are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
- Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.

Risk Disclosure:

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. You should undertake your own independent review and seek independent professional advice before your 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

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.

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 U.S. 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 US Stocks trading, fund transfer, checking securities custody and corporate action services at the following time: Hong Kong time Saturday 11:30am– 4:30pm.

Risk disclosure of Fund trading

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. Please refer to the relevant fund offering documents for further details including risk factors.

Risk of Foreign Currency Trading

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

Important Notes of Life Insurance Plan:

- Life insurance plan is underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) or China Life Insurance (Overseas) Company Limited (“China Life (Overseas)”). BOCHK is the major insurance agent bank appointed by BOC Life and China Life (Overseas).
- BOC Life and China Life (Overseas) are authorised and regulated by the Insurance Authority to carry on long term insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOC Life and/ or China Life (Overseas) reserve the right to decide at its sole discretion to accept or decline any application for the insurance plan according to the information provided by the proposed Insured and the applicant at the time of application.
- Insurance plan is subject to the formal policy documents and provisions issued by BOC Life and/ or China Life (Overseas). Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed agent of BOC Life and/ or China Life (Overseas) for distribution of life insurance products.

The life insurance products are products of BOC Life and China Life (Overseas) but not BOCHK.

- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly BOC Life or China Life (Overseas) and the customer.
- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life or China Life (Overseas) outside Hong Kong. Please refer to the policy documents and provisions issued by BOC Life or China Life (Overseas) for details (including detailed terms, conditions, exclusions, policy costs and fees) of the Plan. For enquiry, please contact the branch staff of the major insurance agent banks.

Important Notes of Medical and Accident Protection Plan:

- The designated plans are underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
- BOCHK is an appointed insurance agent of BOCG Insurance for distribution of the designated plans. The designated plans are the 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 designated plans should be resolved between directly BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine whether any application for the designated plans are acceptable or not in accordance with the information submitted at the time of application by the Proposed Insured and/or Insured Person.
- BOCHK and/or BOCG Insurance reserve the right to amend, suspend and terminate the above product, services 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 and/or BOCG Insurance shall be final.
- This promotion material is for reference only. The designated plans are governed by the terms and conditions in the relevant policy document. Detailed terms and conditions are subject to the official policy document issued by BOCG Insurance. Please refer to the relevant policy document for the details of the insured items and coverage, provisions and exclusions.
- This promotion material is distributed by BOCHK.
- The above information is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of the designated plans. For enquiry, please contact the branch staff of the major insurance agent banks.

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.