

**Terms and Conditions of Extra reward for upgrading to Integrated Banking Services:**

1. The promotion period of Extra reward for upgrading to Integrated Banking Services (the “Promotion”) is from 17 September 2022 to 31 October 2022 (both dates inclusive) (“Promotion Period”).
2. Bank of China (Hong Kong) Limited (“BOCHK”) existing personal banking customers is required to upgrade to Enrich / i-Free Banking services via BOCHK Mobile Banking App (“Mobile Banking”) / Internet Banking / Customer Contact Centre / BOCHK branches (“Designated Channels”) during the Promotion Period and fulfill all requirements below (“Eligible Customer (s)”) to have the opportunity to receive HK\$50 cash rebate (“cash rebate”), each Eligible Customer can enjoy this reward once within the promotion period:
  - i. Have not taken up or cancelled any Bank of China (Hong Kong) Limited (“BOCHK”) Integrated Banking Services within 6 months prior to 17 September 2022
  - ii. Aged 18 to 39 on the day of upgrading to Enrich / i-Free Banking services (aged 18 and 39 inclusive)
  - iii. To maintain the “Total Relationship Balance” of the following designated amount or above within the promotion period, and
 

Integrated Banking Services	Total Relationship Balance
Enrich Banking	HK \$200,000 or above
i-Free Banking	HK \$10,000 or above
  - iv. Within the promotion period, to use the “Transfer / FPS” function via BOCHK Mobile Banking Application (“Mobile Banking”) to transfer any amount to a third-party payee, or to transact a “Eligible Online or Mobile Spending” by paying with BOCHK account / BOCHK Credit Card (For details please refer to clause 3 of this terms and conditions).
3. “Eligible Online or Mobile Spending” refers to the retails spending via BOCHK account bound mobile payment (BoC Pay, WeChat pay or Apple Pay inclusive) / or via BOCHK bound mobile payment (BoC Pay, UnionPay App, AlipayHK, WeChat Pay HK, Apple Pay, Google Pay, Samsung Pay or Huawei Pay inclusive) or online (No single net spending requirement and counted by the posted amount of the transaction) (the “Eligible Online or Mobile Spending”).
4. For the above BOCHK credit card “Eligible Online or Mobile Spending” in clause (3), the spending excluded Instant Rewards transactions, balance transfer amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees or utilities bills),

transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contribution and property purchasing), casino and gambling transactions, transactions on charity donations and non-profit organisations, and any unauthorised transactions.

5. Any fraudulent, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Online or Mobile Spending Transaction and will be disqualified from this promotion.
6. The quota for this Promotion is 4,000, first come first served and available while the quota last. BOCHK record shall prevail.
7. The cash rebate will be credited to the Eligible Customer's Savings / Current account by 31<sup>st</sup> Jan 2023.
8. Within the promotion period and while receiving the cash rebate, Eligible customers should maintain a valid BOCHK HKD Savings Account / Current Account / Mobile Banking Account, if not, then the cash rebate entitlement will be forfeited automatically forthwith.

Eligible customers should read and comply with this terms and conditions before participating on this promotion, and the participation of this promotion represents terms and conditions are being read and agreed.

**Definition of "Total relationship Balance" :**

- a. Includes the monthly value of the following items under the customer's name:
  - (i) the average amount of the total day-end balance of the deposit balance in the savings and current accounts, the principal amount of time deposits, contributed amounts of the Club Deposits, value of the investment assets<sup>1</sup>(including Securities<sup>2</sup>, Securities Margin, Bonds, Certificate of Deposit, Funds, Structured Notes, Equity Linked Investments, Currency Linked Investment, Structured Investment, Investment Deposit, Precious Metal / FX Margin, Precious Metals), utilised overdraft balance under the current accounts, life insurance plan<sup>3</sup>, outstanding balance of other loans<sup>4</sup> and the vested balance of the Mandatory Provident Funds ("MPFs")<sup>5</sup>; and
  - (ii) mortgage payments<sup>6</sup>, outstanding balance and un-post installment balance under the BOC Credit Card<sup>7</sup>
- b. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.
- c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from

time to time.

- d. The relevant calculation results shall be subject to the Bank's records.

<sup>1</sup> The Bank calculates the daily market value according to the features of investment products. Unsettled bought quantities of the stock are excluded while securities collateral is included.

<sup>2</sup> Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), China A shares, US securities, specified Singapore listed securities (The value of the specified Singapore listed securities would be calculated on the basis of the closing price at the end of the previous month).

<sup>3</sup> Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows.

(i) Investment-linked life insurance plans and "HKMC Annuity Plan" underwritten by HKMC Annuity Limited are calculated based on the Policy Value of the policies ; Other life insurance policies are calculated based on the Policy Value or Accumulated Net Premium Paid for the policies, whichever is higher ;

(ii) The Bank reserves the right to update the scope of in force life insurance plans from time to time, without prior notice to customers.

<sup>4</sup> Other loans refer to the loan products provided by BOC Credit Card (International) Limited ("Card Company") or the Bank excluding the overdraft under the current accounts, mortgage loans and the payments and un-post installment balance under the BOC Credit Cards.

<sup>5</sup> Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

<sup>6</sup> (i) Excludes any prepayment amount; (ii) For the "All-You-Want" Mortgage Scheme, the next monthly minimum payment will be counted; (iii) For the Reverse Mortgage Scheme, the monthly payout amount is counted, except the first monthly payout amount.

<sup>7</sup> BOC Credit Cards refer to the credit cards issued by Card Company.

**Integrated Banking services "Total Relationship Balance" requirements :**

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

Integrated Banking Services	Total Relationship Balance
Enrich Banking	HK \$200,000 or above



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i-Free Banking	HK \$10,000 or above
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b. i-Free Banking customers aged under 18 are eligible for the waiver of "Total Relationship Balance" requirement. When the customers reach the age of 18, it is necessary to maintain the "Total Relationship Balance" up to the above designated amount to continue to enjoy the services, benefits and privileges of the relevant integrated banking services.

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

- i. **The Bank can allocate, vary or withdraw the Integrated Banking Services status of a customer as the Bank sees fit from time to time.**
- ii. **The Bank can review and change the setting and arrangement of the Integrated Banking Services status (including but not limited to newly add or cancel an Integrated Banking Services status) from time to time and allocate, vary or withdraw the related customers' Integrated Banking Services status according to the new setting and arrangement.**
- iii. **The Bank can review the Integrated Banking Services status allocated to a customer from time to time. If the "Total Relationship Balance" of the customer is lower than the designated amount as required, the Bank can allocate, vary or withdraw the related customer's Integrated Banking Services status.**
- iv. **After changing or withdrawal of the Integrated Banking Services status, the customer can no longer enjoy the exclusive services, benefits and privileges of the Integrated Banking Services status to which the customer was formerly allocated. Nonetheless, the terms applicable to such exclusive services, benefits and privileges are still binding on the customer until the customer has paid and fulfilled all obligations and liabilities in relation thereto. °**

d. Please contact the Bank if you want to maintain your Integrated Banking Services status.

**General Terms :**

1. The above offer is only applicable to personal banking customers.
2. Eligible Customer must keep a good record in his/her account within the Promotion Period and at the time of rewards fulfillment in order to enjoy the rewards. BOCHK reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
3. The above Offer and/or Reward cannot be transferred, returned, exchanged for other gift/coupons/reward/offer or redeemed for cash. BOCHK shall not be liable for loss of the



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redemption letter and/or the Coupon along with the redemption letter under any circumstances and will not reissue or replace any of them.

4. The customer is responsible for paying the relevant data costs incurred by downloading and / or using the BOCHK Mobile Banking Application or Mobile Banking.
5. By using BOCHK Mobile Banking and/or Mobile Banking Application, the viewers agree to the disclaimer and policy of BOCHK posted on BOCHK Mobile Banking or Mobile Banking Application from time to time.
6. Please download the BOCHK Mobile Banking Application from the official software application store or BOCHK homepage, and pay attention to the identifying words of the search.
7. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is not applicable to BOC Commercial Cards and Dual Currency Cards. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payments. For compatible devices and more details about Samsung Pay, please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay). Huawei Pay is not applicable to BOC Commercial Cards. Huawei Pay is a trademark of Huawei Technologies Co., Ltd, registered in China and other countries. For compatible devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit [www.unionpayintl.com/en](http://www.unionpayintl.com/en) and go to "Mobile Payment" in "Products & Services" section.
8. BOCHK reserves the rights to amend, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion.
9. No person other than the customer and the Company will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
10. The Terms of the Promotion are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
11. In case of any dispute, the decision of BOCHK shall be final.
12. Should there be any discrepancy between the Chinese and English versions of this promotion material, the Chinese version shall prevail.

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