中國銀行(香港)
BANK OF CHINA (HONG KONG)

PRIVATE WEALTH
私人財富



# BOCHK *Private Wealth* Referral Program

## Every share unleashes greater rewards!

**From now until 31 December 2026, enjoy up to HK$10,000 Cash Reward every time you have successfully referred a family member or friend to join *Private Wealth*.**

| Referee Requirements | Cash Reward |
|---|---|
| Newly take up* / upgrade^ to *Private Wealth* service | **HK$3,888**<br>(Complete 2 successful referrals to enjoy a total of HK$10,000 reward**) |
| Newly take up* / upgrade^ to *Private Wealth* service; and children / grandchildren of the Referrer# | **HK$10,000** |

# Including *Private Wealth, Wealth Management, Enrich Banking, i-Free Banking* service or *Private Banking* service.

* Achieve the Total Relationship Balance of HK$8,000,000 or above in the next month after the successful *Private Wealth* account opening, and maintain for the subsequent 3 months upon the successful account opening month.

^ Achieve the Total Relationship Balance of HK$8,000,000 or above & the Total Relationship Balance growth amount at HK$3,000,000 or above in the next month after successful *Private Wealth* account upgrading, and maintain for the subsequent 3 months upon the successful account upgrading month.

** The referral rewards of each subsequent referral of family or friend will be calculated as HK$5,000 Cash Reward each.

**BOCHK *Private Wealth* Referral Program**

The promotion period is from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotion Period").

**1. *Private Wealth* Customer Referral Reward:**

a. At the time of referral, the referrer should have taken up *Private Wealth*, *Wealth Management*, *Enrich Banking*, *i-Free Banking* service or *Private Banking* service with the Bank of China Hong Kong Limited ("BOCHK") ("Eligible Referrer"), staff of the branch is not eligible as a referrer under the referral programme.

b. Eligible Referrer must get his/her Invitation Code in branches or in "Refer Friends" page via branches, Mobile Banking / Online Banking and share his/her Integrated Banking Services' Invitation Code with a referee who fulfilled the requirements of 1c (the "Referee") during the Promotion Period; the Referee needs to newly take up or upgrade to *Private Wealth* during the Promotion Period and must input the Invitation Code of the referrer in "Invitation Code" field when opening a new banking account / upgrade in order to receive the relevant referral reward mentioned in 1b ("referral rewards ")("Eligible Referee") ("Successful Referral").

| Referee Requirements | Cash Reward |
|---|---|
| - Newly take up / upgrade to *Private Wealth* service | HK$3,888<br>(Total cash reward of HK$10,000 for 2 referrals*) |
| - newly take up / upgrade to *Private Wealth* service; and<br>- children/grandchildren of Referrer# | HK$10,000 |

\# If the Eligible Referee is the immediate family member (children / grandchildren) of the Eligible Referrer, the Eligible Referee needs to fill in the next generation declare form in branch, or fill in the next generation declare form in which BOCHK relationship manager sent to the Eligible Referrer by email, and reply to the relationship manager by the Eligible Referee in order to receive the HK$10,000 *Private Wealth* referral reward.

* Enjoy a total of HK$10,000 Cash Reward for the 2 successful referrals of your family member or friend joining *Private Wealth*. The referral rewards of each subsequent referral of family member or friend will be calculated as HK$5,000 Cash Reward each.

c. The requirements of referee are as follows:

i. **<Applicable for customers who newly take up BOCHK *Private Wealth* service>**

The referee is required to **newly take up** *Private Wealth* service during the Promotion Period, and achieve the Total Relationship Balance of HK$8,000,000 or above in the next month after the successful Private Wealth account opening, **and maintain for the subsequent 3 months upon the successful account opening month:**

| Period of *Private Wealth* account opening (both dates inclusive) | Achieving **Total Relationship Balance of HK$8,000,000** to the following month | Total Relationship Balance maintained to the following month |
|---|---|---|
| 1-31 October 2026 | November 2026 | January 2027 |
| 1-30 November 2026 | December 2026 | February 2027 |
| 1-31 December 2026 | January 2027 | March 2027 |

ii. **<Applicable for customers who upgrade to BOCHK *Private Wealth* service>**

The referee is required to **upgrade** to *Private Wealth* service during the Promotion Period, and achieve the Total Relationship Balance of HK$8,000,000 or above and the Total Relationship Balance growth amount at HK$3,000,000 or above in the next month after successful *Private Wealth* account upgrading, **and maintain for the subsequent 3 months upon the successful account upgrading month:**

| Period of *Private Wealth* upgrade (both dates inclusive) | Achieving **Total Relationship Balance of HK$8,000,000 or above** & the **Total Relationship Balance growth amount at HK$3,000,000 or above** to the following month (comparing to the Total Relationship Balance of September 2026) | Total Relationship Balance maintained to the following month |
|---|---|---|
| 1-31 October 2026 | November 2026 | January 2027 |
| 1-30 November 2026 | December 2026 | February 2027 |
| 1-31 December 2026 | January 2027 | March 2027 |

iii. Total Relationship Balance Growth Amount is comparing to the next month's Total Relationship Balance after the successful account opening or upgrading month to the Total Relationship Balance of September 2026;

iv. *Private Wealth* eligibility criteria and maintenance conditions: To become a *Private Wealth* customer, you must be an "Integrated Banking Services" customer aged 18 or above and maintain a Total Relationship Balance of at least HK$8,000,000;

v. Have not taken up or cancelled *Private Wealth* in BOCHK in the past 6 months prior to 1 October 2026;

vi. Each referee can only be referred once. In the event that the referee is referred by more than one Eligible Referrer, BOCHK will contact the referee to determine the successful referral based on the Eligible Referrer details confirmed by the referee;

vii. Self-referral will not be accepted.

**2. 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[1](including Securities[2], 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[3], outstanding balance of other loans[4] and the vested balance of the Mandatory Provident Funds ("MPFs")[5]; and

(ii) Mortgage payments[6], outstanding balance and un-post installment balance under the BOC Credit Card[7] and the "Total Relationship Balance" of the Master Customer of "Business Integrated Account"[8].

b. The "Total Relationship Balance" under the customer's name includes the "Total Relationship Balance" of all his/her sole-name and joint-name accounts. Actual monthly calculation period starts from the last business day of the previous month to the day before last business day of the prevailing month.

c. All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.

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

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

[2] Local listed securities (including securities settled in Hong Kong Dollar and non-Hong Kong Dollar), 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).

[3] Only apply to in force life insurance plans distributed by the Bank as an insurance agent with details as follows:

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

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

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

[5] Only apply to the MPFs with BOCI-Prudential Trustee Limited as the Trustee.

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

[7] BOC Credit Cards refer to the credit cards issued by Card Company.

[8] Only apply to the sole proprietorships owned by the personal customers (for sole-name account only) who maintain *Private Wealth / Wealth Management* service with the Bank. Such sole proprietorship holds the "Business Integrated Account" with the Bank and the customer has registered with the Bank to add the "Total Relationship Balance" of the Master Customers to his/her individual "Total Relationship Balance". For the details of "Total Relationship Balance" of "Business Integrated Account", please refer to the relevant product leaflets and terms for the services.

**3. Redemption Arrangement for the Reward**

a. The Referral Reward will be credited to the Eligible Referrer in the form of cash upon verification of record by BOCHK, and will be credited to the respective BOCHK HKD savings account on or before July 2027, and will be posted in the respective monthly integrated statement. Eligible Referrers must hold a valid BOCHK HKD savings account when the cash reward is deposited. Otherwise this reward will be forfeited, and will not be offered in any other form or no other reward will be offered as compensation.

b. The Referee are required to maintain the *Private Wealth* with Total Relationship Balance of HK$8,000,000 or above on or before June 2027, otherwise, the reward will be forfeited and will not be compensated with any reward.

c. The Bank may terminate the Promotion or exercise all available legal rights to recover all damages and/or remedies if the Bank suspects that the Referrer and/ or Referee have engaged in or has/have attempted to violate the Promotion or damage, tamper with or corrupting the operation of the Promotion.

d. Eligible Referrer are required to ensure their correspondence address is correct. If the personal information, correspondence address and / or contact number of Eligible Referrer is changed, please update by visiting any branches of BOCHK or through Internet Banking (two-factor authentication required).

Please visit https://www.bochk.com/dam/more/privatewealth/tnc/service_en.pdf for the Terms and Conditions of *Private Wealth*.