

# “Centennial History of Finance - Brand New Experience”

## Terms and Conditions

1. The “Bank” means Bank of Communications (Hong Kong) Limited.
2. The “Promotion” means “Centennial History of Finance - Brand New Experience” Promotion Program.
3. Unless the context otherwise requires, “Customer(s)” means selected personal customer(s) (including sole name and joint names account) of Retail Banking of the Bank.
4. “Promotion Period” is from 3rd April 2018 to 30th June 2018 (both dates inclusive).
5. For all records of services and transaction in this Promotion, the Bank’s record shall prevail.
6. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
7. Redemption of all rewards will be arranged by the Bank.
8. The Bank reserves the right to offer any alternative rewards or gifts and the relevant alternative rewards or gifts may be of different value or nature if the relevant rewards are not available or there is any issue arisen without prior notice.
9. BComBEST customers have to maintain “Monthly Average Aggregate Daily Credit Balance” of HK\$800,000 equivalent or above with the Bank. If the criterion is not satisfied, a monthly maintenance fee of HK\$200 will be charged. BOCOM FORTUNE customers have to maintain “Monthly Average Aggregate Daily Credit Balance” of HK\$100,000 equivalent or above with the Bank. If the criterion is not satisfied, a monthly maintenance fee of HK\$50 will be charged.
10. “Monthly Average Aggregate Daily Credit Balance” is calculated on the basis of the aggregate credit balance of Savings Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account, FX Margin Trading Account - Cash, Structure Deposit, MPF Account, outstanding balance of the Unsecured Loans Account and the Cash Values of Insurance Policies. The related information will be subject to those announced by the Bank from time to time. “Monthly Average Aggregate Daily Credit Balance” can be found in the account summary of monthly statement.
11. BComBEST customers and BOCOM FORTUNE customers are subject to the relevant terms and conditions. Please contact our staff for details of the relevant terms and conditions.
12. “S<sup>2</sup> Payroll Account” Services refers to customer register for an auto-payroll arrangement and credit the relevant salary transaction into the registered payroll account through auto-payroll service as specified by the Bank. The registered payroll account can be Savings Account or HKD Current Account. The account cannot be repeatedly registered for “S<sup>2</sup> Payroll Account” Services. If there is no payroll record for 6 consecutive months, the Bank reserves the right to cease the “S<sup>2</sup> Payroll Account” Services without prior notices. The date when the salary payment is received and the amount of the salary payment are subject to the Bank’s record. All of the Bank or the Bank’s subsidiaries directors and/or staff are not allowed to join the “S<sup>2</sup> Payroll Account” Services. “S<sup>2</sup> Payroll Account” Services are subject to the relevant terms and conditions. Please contact our staff for details.
13. Credit Card Spending Rebate of the Bank (“Credit Card Spending Rebate”) is only applicable to the principal accounts of Bank of Communications Credit Cards issued by the Bank, and any other credit cards designated by the Bank from time to time, excluding Supplementary Card, Pacific Internet Card and Gift Card. The principal credit card accounts must be valid and in good financial standing when the Credit Card Spending Rebate is credited. Credit Card Spending Rebate can only be used for credit retail spending in future but cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Credit Card Spending Rebate is credited. If the credit cards become invalid after the Credit Card Spending Rebate is credited, the Credit Card Spending Rebate will be voided.
14. The usage of the Bank of Communications (Hong Kong) Limited Credit Cards (“Credit Cards”) is bound by the Cardholder Agreement of the corresponding Credit Cards of the Bank.
15. The usage of the Bank of Communications (Hong Kong) Limited Gift Cards (“Gift Cards”) is bound by the Cardholder Agreement of the corresponding Gift Cards of the Bank.
16. All transaction amounts in this Promotion will be calculated in HKD. If the transaction is in a currency other than HKD, the relevant amount will be converted to its equivalent value in HKD using the exchange rates indicated below. The Bank reserves the right to amend the exchange rates without prior notice.

USD	AUD	NZD	GBP	JPY	CNY	EUR	CAD	CHF
7.84	6.04	5.66	10.93	0.074	1.24	9.63	5.99	8.23

17. All offers and services are subject to their relevant terms and conditions, please contact our staff for details.
18. No person other than the Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.
19. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
20. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.
21. In case of any discrepancies between the English and Chinese versions of the terms and conditions, the Chinese version of the terms and conditions shall prevail.

## “Experience our services on smartphone”

22. During the Promotion Period, customers who successfully downloaded and logged-in “BOCOM(HK) Mobile App” or “BOCOM(HK) Securities Mobile App” or “BOCOM(HK) JETCO Pay App” at outlets of the Bank, can get a “BOCOM souvenir” (the “Rewards”) instantly. The Rewards are limited and offered on a first-come-first-served basis.
23. The Rewards will be issued to the eligible customers by outlets of the Bank instantly, no re-issue will be arranged. Customers are required to complete the acknowledgement of receipt when they receive the Rewards. Customers are required to provide name and identity card number on the acknowledgement of receipt, the data will be recorded by the Bank for customer identification, rewards verification, internal audit and other usage relevant to this Promotion. The acknowledgement of receipt that recorded with personal data of customers will be destroyed within 6 months after the end of the Promotion Period. Customers who provided the above data

means that they agree the data will be collected and understand the usage of the data. Customers are assumed to give up the rewards if they do not accept the arrangement. The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: The Data Protection Officer, Bank of Communications (Hong Kong) Limited, 20 Pedder Street, Central, Hong Kong or Fax: 2833 6561. Each eligible customer can only be entitled to the Rewards at most once in the Promotion Period. The Bank reserves the right to charge the customers HK\$50 for each repeated Rewards received.

24. The Bank is not the supplier of the souvenirs, their usages are bound by all the terms and conditions imposed by the relevant suppliers (if applicable). Any inquiry, comment or complaint about the usage and/or quality of the souvenirs should be directed to the relevant suppliers. The Bank shall not be responsible for any matter in relation to the souvenirs. Any dispute arising from the souvenirs should be resolved between the customers and the relevant suppliers. The Bank will not re-issue the above gifts for lost or damaged.

## “Online Upgrade Rewards”

25. This promotional offer is only applicable to sole name account but not joint names account.
26. During the Promotion Period, customers who successfully upgraded to BComBEST Services / BOCOM FORTUNE Services and conducted / updated “Investment Profile Analysis – Individual” through Internet Banking Services, will be entitled to rewards as follows:

Successfully upgrade to	Cash Rewards
BComBEST Services	HK\$110
BOCOM FORTUNE Services	HK\$68

27. Cash Rewards will be credited to the Savings Account of the eligible customers on or before 31st August 2018. At the time of the Bank’s crediting the Cash Rewards, customers must still maintain the BComBEST Services / BOCOM FORTUNE Services upgraded through Internet Banking Services during the Promotion Period (customers who upgraded to BComBEST Services are excused), otherwise the rewards will be forfeited.

## “Wealth Management Welcome Rewards”

28. This promotional offer is only applicable to customers who fulfilled all the four requirements below (“Eligible customers of Wealth Management Welcome Rewards”), including sole name and joint names account:
  - (i) Successfully open BComBEST Services / BOCOM FORTUNE Services during the Promotion Period (including customers who joined BOCOM FORTUNE Services before the Promotion Period and successfully upgraded to BComBEST Services during the Promotion Period, but excluding customers who converted from BComBEST Services to BOCOM FORTUNE Services during the Promotion Period), and
  - (ii) Maintain Internet Banking Services and/or “S<sup>2</sup> Payroll Account” Services at the end of the Promotion Period, and
  - (iii) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period, and
  - (iv) Hold or apply for any principal Credit Card of the Bank on or before 31st July 2018.
29. Eligible customers of Wealth Management Welcome Rewards who maintained specific “Monthly Average Aggregate Daily Credit Balance” in July of 2018, will be entitled to rewards as follows:

“Monthly Average Aggregate Daily Credit Balance” in July of 2018 (HKD Equivalent)	Credit Card Spending Rebates
\$5,000,000 or above	HK\$600
\$3,000,000 - below \$5,000,000	HK\$300
\$1,000,000 - below \$3,000,000	HK\$100

30. Each Eligible customer of Wealth Management Welcome Rewards can only be entitled to Credit Card Spending Rebates at most once in the Promotion Period.
31. Credit Card Spending Rebates will be credited to the principal credit card account of the Eligible customers of Wealth Management Welcome Rewards on or before 31st August 2018. Customers must still be BComBEST customers or BOCOM FORTUNE customers and hold a valid principal credit card when the Credit Card Spending Rebates are credited, otherwise the rewards will be forfeited. If the customers do not hold any valid principal credit card of the Bank and their credit card applications submitted between April and July of 2018 have not yet been approved by the Bank, Gift Cards with prepaid values which are equivalent to the Credit Card Spending Rebates will be issued to the Eligible customers of Wealth Management Welcome Rewards in August of 2018.
32. In case of joint account with more than one account holders hold valid principal credit cards, the Credit Card Spending Rebate will be credited to the principal credit card account of account holder whose name is ranked first according to the alphabetical order. If only one of the account holders holds a valid principal credit card, the Credit Card Spending Rebate will be credited to the principal credit card account of that account holder. Principal credit card accounts being credited with Credit Card Spending Rebate will be decided by the Bank.
33. Customers rewarded with “Wealth Management Welcome Rewards” must continuously maintain the BComBEST / BOCOM FORTUNE qualifications for 6 months from the date of joining the services, and satisfy the “Monthly Average Aggregate Daily Credit Balance” minimum requirements, failing which the Bank reserves the right to debit the amounts equivalent to the Credit Card Spending Rebates / Gift Cards prepaid values rewarded to the customers from their account(s) maintained with the Bank without further notice.

## “Intelligent Wealth Management Rewards”

34. This promotional offer is only applicable to customers who fulfilled all the four requirements below (“Eligible customers of Intelligent Wealth Management Rewards”), including sole name and joint names account:
  - (i) Maintain BComBEST Services / BOCOM FORTUNE Services at the end of the Promotion Period, and
  - (ii) Maintain Internet Banking Services at the end of the Promotion Period, and

## “Centennial History of Finance - Brand New Experience”

- (iii) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period, and
- (iv) Hold or apply for any principal Credit Card of the Bank on or before 31st July 2018.
35. Eligible customers of Intelligent Wealth Management Rewards who completed Investment Funds Subscription, Equity Linked Investment or Currency Linked Deposit transaction(s) (the “Designated Transactions”) with specific cumulative amount during the Promotion Period, will be entitled to rewards as follows:

Cumulative Amount of Designated Transactions (HKD Equivalent)	Credit Card Spending Rebates	
	BComBEST	BOCOM FORTUNE
\$1,100,000 or above	HK\$1,300	HK\$1,000
\$500,000 - below \$1,100,000	HK\$500	HK\$300

36. Each Eligible customer of Intelligent Wealth Management Rewards can only be entitled to Credit Card Spending Rebates at most once in the Promotion Period.
37. The amount of Credit Card Spending Rebates will be determined by the services types of the Eligible customers of Intelligent Wealth Management Rewards on 30th June 2018.
38. Credit Card Spending Rebates will be credited to the principal credit card account of the Eligible customer of Intelligent Wealth Management Rewards on or before 31st August 2018. Customers must maintain the BComBEST Services / BOCOM FORTUNE Services qualifications which were using on 30th June 2018 (customers who upgraded to BComBEST Services are excused) when the Credit Card Spending Rebates are credited, otherwise the rewards will be forfeited. If the customers do not hold any valid principal credit card of the Bank and their credit card applications submitted between April and July of 2018 have not yet been approved by the Bank, Gift Cards with prepaid values which are equivalent to the Credit Card Spending Rebates will be issued to the Eligible customer of Intelligent Wealth Management Rewards in August of 2018.
39. In case of joint account with more than one account holders hold valid principal credit cards, the Credit Card Spending Rebate will be credited to the principal credit card account of account holder whose name is ranked first according to the alphabetical order. If only one of the account holders holds a valid principal credit card, the Credit Card Spending Rebate will be credited to the principal credit card account of that account holder. Principal credit card accounts being credited with Credit Card Spending Rebate will be decided by the Bank.

### “Investment Services Privileges”

40. This promotional offer is only applicable to customers who conduct / update “Investment Profile Analysis – Individual” during the Promotion Period, including sole name and joint names account.
41. **Investment Funds Subscription Privileges**
- 41.1. “Selected Investment Fund Customer” who successfully subscribed Investment Fund(s) through outlets of the Bank during the Promotion Period, Subscription Fee Rebate HK\$200 will be entitled for every HK\$100,000 equivalent Cumulative Transaction Amount (“Cumulative Transaction Amount”) if the total Cumulative Transaction Amount is at or above HK\$1,100,000 equivalent; Subscription Fee Rebate HK\$100 will be entitled for every HK\$100,000 equivalent Cumulative Transaction Amount if the total Cumulative Transaction Amount is below HK\$1,100,000 equivalent (the “Eligible customers of Investment Funds Subscription Privileges”). There is no maximum limit on the Subscription Fee Rebate.
- 41.2. “Selected Online Investment Fund Customer” who successfully subscribed Investment Fund(s) through Internet Banking Services of the Bank during the Promotion Period, Subscription Fee Rebate HK\$300 will be entitled for every HK\$100,000 equivalent Cumulative Transaction Amount (“Cumulative Transaction Amount”) if the total Cumulative Transaction Amount is at or above HK\$1,100,000 equivalent; Subscription Fee Rebate HK\$200 will be entitled for every HK\$100,000 equivalent Cumulative Transaction Amount if the total Cumulative Transaction Amount is below HK\$1,100,000 equivalent (the “Eligible customers of Investment Funds Subscription Privileges”). There is no maximum limit on the Subscription Fee Rebate.
- 41.3. “Selected Investment Fund Customer” refers to customers who have not subscribed any Investment Fund through outlets of the Bank during the period from 1st July 2017 to 31st March 2018 (both dates inclusive). “Selected Online Investment Fund Customer” refers to customers who have not subscribed any Investment Fund through Internet Banking Services of the Bank during the period from 1st July 2017 to 31st March 2018 (both dates inclusive).
- 41.4. The Subscription Fee Rebate offer is only applicable to Investment Fund subscription with net subscription fee equal to 1% or above.
- 41.5. The transaction amount will be calculated in HKD. If the subscription transaction is in a currency other than HKD, the relevant transaction amount will be converted to its equivalent value in HKD using the exchange rates stated in Clause 16 to calculate the Subscription Fee Rebate. The Bank reserves the right to amend the exchange rates without prior notice.
- 41.6. The Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible customers of Investment Funds Subscription Privileges on or before 30th September 2018. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.
42. **Investment Funds Transfer-in Privileges**
- 42.1. BComBEST and BOCOM FORTUNE customers who successfully transferred-in “Eligible Investment Funds” into their Investment Funds Accounts with the Bank during the Promotion Period, Transaction Reward HK\$150 will be entitled for every HK\$100,000 equivalent Cumulative Market Value (“Cumulative Market Value”) if the total Cumulative Market Value is at or above HK\$1,100,000 equivalent; Transaction Reward HK\$100 will be entitled for every HK\$100,000 equivalent Cumulative Market Value if the total Cumulative Market Value is below HK\$1,100,000 equivalent (the “Eligible customers of Investment Funds Transfer-in Privileges”). The maximum amount of the Transaction Reward is

HK\$5,000 for each customer in the Promotion Period.

- 42.2. The market value of each transfer-in of “Eligible Investment Funds” shall be the value of the relevant investment funds holding calculated based on the fund price on the date of transfer-in and will be converted to HKD. If the transfer-in transaction is in a currency other than HKD, the relevant market value will be converted to its equivalent value in HKD using the exchange rates of the Bank on the transaction date to calculate the Transaction Reward. The Bank reserves the right to amend the exchange rates without prior notice.
- 42.3. If there is any redemption or transfer-out of such investment funds (i.e. the Eligible Investment Fund successfully transfer-in during the Promotion Period) within the Promotion Period, the relevant market value will not be included in the calculation of the “Cumulative Market Value” of this offer.
- 42.4. “Eligible Investment Funds” refer to a list of selected funds determined by the Bank in its sole discretion and will be reviewed from time to time. For details, please contact our staff.
- 42.5. The privilege is only applicable to customers who have successfully joined BComBEST / BOCOM FORTUNE Services upon completion of the “Eligible Investment Funds” transfer-in transactions and continuously maintain the BComBEST / BOCOM FORTUNE qualifications until the Transaction Reward are reimbursed.
- 42.6. The Transaction Reward amount in HKD will be deposited to the settlement account of Investment Funds Account of the Eligible customers of Investment Funds Transfer-in Privileges on or before 30th September 2018. The relevant Investment Funds Account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.
43. **Equity Linked Investment / Deposit EXTRA Investment Deposit Privileges**
- 43.1. “New Deposit EXTRA Investment Deposit Customer” who successfully set up Deposit EXTRA Investment Deposit(s) through Internet Banking Services of the Bank for HK\$100,000 equivalent cumulative investment amount during the Promotion Period (including the first time set up Deposit EXTRA Investment Deposit through Outlets of the Bank during the Promotion Period), will be entitled to Extra Interest Reward HK\$100 (the “Eligible new customers of Deposit EXTRA Investment Deposit”).
- 43.2. “New Deposit EXTRA Investment Deposit Customer” refers to customers who have not set up any Deposit EXTRA Investment Deposit with the Bank during the period from 1st January 2017 to 31st March 2018 (both dates inclusive).
- 43.3. “Selected Equity Linked Investment Customer” / “Selected Online Deposit EXTRA Investment Deposit Customer” who successfully completed the following designated transaction(s) during the Promotion Period, will be entitled to Extra Interest Reward HK\$100 (the “Eligible customers of Linked Investment Privileges”). There is no maximum limit on the Extra Interest Reward.
- 43.3.1. “Selected Equity Linked Investment Customer” successfully subscribed Equity Linked Investment(s) with the Bank for every HK\$100,000 equivalent cumulative investment amount.
- 43.3.2. “Selected Online Deposit EXTRA Investment Deposit Customer” successfully set up Deposit EXTRA Investment Deposit(s) with tenors of 1 week or 2 weeks through Internet Banking Services of the Bank for every HK\$200,000 equivalent cumulative investment amount.
- 43.4. “Selected Equity Linked Investment Customer” refers to customers who have not subscribed any Equity Linked Investment with the Bank during the period from 1st July 2017 to 31st March 2018 (both dates inclusive).
- 43.5. “Selected Online Deposit EXTRA Investment Deposit Customer” refers to customers who have not set up any Deposit EXTRA Investment Deposit through Internet Banking Services of the Bank during the period from 1st July 2017 to 31st March 2018 (both dates inclusive).
- 43.6. The investment amount will be calculated in HKD. If the investment transaction is in a currency other than HKD, the relevant investment amount will be converted to its equivalent value in HKD using the exchange rates stated in Clause 16 to calculate the Extra Interest Reward. The Bank reserves the right to amend the exchange rates without prior notice.
- 43.7. The Extra Interest Reward amount in HKD will be deposited to the settlement accounts of Eligible new customers of Deposit EXTRA Investment Deposit and Eligible customers of Linked Investment Privileges on or before 30th September 2018. The relevant Equity Linked Investment Account and / or Securities Account and / or Time Deposit Account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.
44. **Regular Investment Plan Privileges**
- 44.1. BComBEST / BOCOM FORTUNE / BoBo Asset+ customers who successfully set up Regular Investment Plan through Internet Banking Services of the Bank within the Promotion Period, and continue to invest in the Plan for 6 months or above, the Subscription Fee Rebate for the first 3 months will be fully rebated. The maximum amount of the Subscription Fee Rebate is HK\$3,000 for each customer in the Promotion Period.
- 44.2. The Subscription Fee Rebate will be deposited to the settlement account of the relevant Regular Investment Plan on or before 28th February 2019. The relevant Investment Funds Account and settlement account must still be valid when the Subscription Fee Rebate is credited, otherwise the privilege(s) will be forfeited.
- 44.3. Customers must continuously invest in the Plan for 6 consecutive months or above. Failing which the Bank reserves the right to debit the equivalent amounts of the rewarded Subscription Fee Rebate from their account(s) maintained with the Bank without further notice.
- 44.4. All other fees / charges applicable to the relevant fund (including switching fees, redemption fees, management fees and other fees) will continue to apply.

## “Securities Services Welcome Privileges”

45. This promotional offer is only applicable to customers who fulfilled all the two requirements below (“Eligible customers of Securities Services Welcome Privileges”), including sole name and joint names:
  - (i) Open a “New Securities Account”, choose to receive Securities e-Statements and abandon to receive physical statements during the Promotion Period; and
  - (ii) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period.
46. Eligible customers of Securities Services Welcome Privileges, who use the “New Securities Account” to complete a BUY executed transaction of HKD securities listed in Hong Kong Exchange and Clearing Limited (“HKEx”) via “Electronic Trading Channels” of the Bank for the first 110 days (calendar days) from the Account Opening Date, can enjoy the rebate in the full amount of the brokerage commission for such transaction (IPO subscription and Monthly Saving Investment Plan transaction are not applicable). The maximum accumulated rebate amount of brokerage commission is HK\$11,000 (BComBEST customers), HK\$5,000 (BOCOM FORTUNE customers) or HK\$3,000 (general customers) respectively. The customers can amend the placed securities trading orders via different channels, but the transactions must be executed via “Electronic Trading Channels” in order to enjoy the privilege(s).
47. For the “New Securities Account” opened via the Bank’s Internet Banking, the maximum accumulated rebate amount will be HK\$1,000 more. That is, the maximum amount will be HK\$12,000 (BComBEST customers), HK\$6,000 (BOCOM FORTUNE customers) or HK\$4,000 (general customers) respectively.
48. “New Securities Account” means the account holder does not maintain any Securities Account in the Bank (no matter the account was held by same sole name, joint names or corporate name) during 365 days preceding the opening of the account.
49. “Electronic Trading Channels” of the Bank includes “BOCOM(HK) Securities Mobile App”, Automated IVR Telephone and Internet Banking Services.
50. The brokerage commission will be deducted upfront according to “Charges of Securities Trading Services” of the Bank. The rebate will be credited to the “New Securities Account” on or before 30th November 2018. The rebate amount will be based on the actual amount of brokerage commission paid by the customer, excluding Stamp Duty, SFC Transaction Levy and HKEx Trading Fee collected by third parties.
51. Customers must still maintain the “New Securities Account” at the time of rebate. If the customers select to receive physical copies of Securities Statement on or prior to the date of rebate, the customers will not be entitled to any rebate.
52. “Combined Transaction” only acts as ONE executed transaction. “Combined Transaction” means a customer completes more than one transaction by the same channel in a same direction (either buy or sell) for the same stock at the same transaction day. The calculation of brokerage commission for the “Combined Transaction” is based on the accumulated trading amount.
53. If the Securities Account also fulfills the requirement(s) of other promotional offer(s) which is/are concurrently provided by the Bank, such account would only be entitled to the offer that is of the highest value.

## “Monthly Stocks Investment Plan Offer”

54. During the Promotion Period, customers applied “Monthly Stocks Investment Plan” (“MSIP”) for the first time and made contribution via credit cards of the Bank (excluding Supplementary Card, Pacific Internet Card and Gift Card of the Principal Card Cardholder), 1 credit card bonus point will be earned for each HK\$1 MSIP contribution for eligible credit card holder. Each eligible cardholder is entitled to a maximum of 5,000 bonus point in each month.
55. The first application date refers to the date that the customers submit the application of MSIP. The customers can enjoy the privilege only if (i) the application date is within the promotion period; AND (ii) the effective month of the MSIP is on or before August 2018.
56. If a cardholder selects Cash Rebate Program, HK\$1 cash rebate will be awarded on every HK\$250 contribution. Each eligible cardholder is entitled to a maximum of HK\$20 in each month.
57. The Bank will check the validity of credit card accounts at least three working days before the deduction date. The credit card accounts with any bad financial standing, non-activation, validity less than one month, or insufficient credit limit for contribution are regarded as invalid accounts. No contribution will be made for invalid accounts.
58. Bonus Point Program / Cash Rebate Program are only applicable from the time that the applicants’ Credit Card makes the first successful contribution till 30th April 2019.
59. To earn bonus point / cash rebate, the registration name of Bank of Communications Credit Card must be the same as that of applicant of MSIP. The contribution by credit card payment for MSIP under a joint-name securities account is not accepted.
60. The maximum monthly contribution amount paid by Bank of Communications Credit Card is subject to the corresponding credit limit.
61. MSIP is subject to the relevant terms and conditions. For details, please refer to “Monthly Stocks Investment Savings Plan Terms and Conditions”.
62. The first successful contribution month and Bank of Communications Credit Card Gift Point conversion rate are determined in accordance with the Bank’s records.

## “Foreign Exchange Privileges for Travelers”

63. Customers who successfully purchased Travel Insurance through the Bank during the Promotion Period, can enjoy waiver of deposit / withdrawal charges for foreign currency notes (Renminbi excluded) at designated outlets of the Bank within the Promotion Period, proofs of the purchased Travel Insurance are required to show in order to enjoy the privileges. Each eligible customer can enjoy waiver up to daily deposit / withdrawal amount of HK\$110,000 equivalent.
64. Deposit / withdrawal and exchange services of notes in US dollar, Japanese Yen, Australian dollars, Canadian Dollars and Pound Sterling are available at designated outlets of the Bank (Business Department, Hennessy Road Branch, West Point Branch, Tsim Sha Tsui Branch, Mongkok Branch, Tokawan Branch, Ma On Shan Branch).

## “FX Margin Welcome Privileges”

65. This promotional offer is only applicable to customers who fulfilled all the two requirements below (“Eligible customers of FX Margin Welcome Privileges”):
  - (i) Open a “New Foreign Exchange Margin Trading Account” during the Promotion Period; and
  - (ii) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period.
66. “Privilege 1”: Eligible customers of FX Margin Welcome Privileges who completed one Foreign Exchange Margin transaction within the Promotion Period, will be entitled to Trading Spread Rebate HK\$110.
67. “Privilege 2”: Eligible customers of FX Margin Welcome Privileges who completed Foreign Exchange Margin transaction(s) with accumulated transaction amount at USD 1 million equivalent or above during the Promotion Period, will be entitled to Trading Spread Rebate which is calculated as 0.005% of transaction amount. The maximum amount of Trading Spread Rebate will be HK\$10,000. Accumulated transaction amount does not include any unfilled standing orders, foreign exchange of margin balance and any corrective trading.
68. Transaction amount will be calculated on account basis. All rebates will be credited to customers’ Foreign Exchange Margin settlement accounts on or before 31st August 2018.
69. Each account can only be entitled to “Privilege 1” and “Privilege 2” at most once in the Promotion Period.
70. “New Foreign Exchange Margin Trading Account” means the account holder does not maintain any Foreign Exchange Margin Trading Account with the Bank (either in sole name, joint names or corporate name) during 365 dates preceding opening of the account.
71. Customer should maintain both the Foreign Exchange Margin Trading account and the related settlement account at the time of the rebates being credited to the settlement account. If customers have closed their Foreign Exchange Margin Trading account and/or settlement account before the rebates is credited, the Bank will not re-credit or compensate the rebates.
72. The reference exchange rate of the base currency to USD is to be determined at the Bank’s own discretion.

## “Online Bill Payment Rewards”

73. This promotional offer is only applicable to customers who fulfilled all the two requirements below (“Eligible customers of Online Bill Payment Rewards”), including sole name account but excluding joint names account:
  - (i) Complete at least one bill payment transaction through Internet Banking Services and “BOCOM(HK) Mobile App” respectively during the Promotional Period, with total amount at HK\$300 or above and merchant categories as Government or Statutory Organization, Public Utility and Telecommunication Services, and
  - (ii) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period.
74. Eligible customers of Online Bill Payment Rewards will be entitled to Cash Rewards HK\$50.
75. Each Eligible customer of Online Bill Payment Rewards can only be entitled to Cash Rewards at most once in the Promotion Period.
76. Cash Rewards will be credited to the Savings Account / Current Account of the Eligible customers of Online Bill Payment Rewards on or before 30th September 2018. Accounts that being credited with Cash Rewards will be decided by the Bank.
77. All immediate or scheduled bill payment must be completed by debiting Savings Account / Current Account during the Promotional Period. Otherwise, it is not applicable for this promotional offer and regarded as non-eligible transaction.
78. Any fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to this promotional offer. The Bank will verify the transaction records to confirm the customer’s eligibility under the promotional offer. If the customer was found to be ineligible after the Bank credited the Cash Rewards, the Bank will debit the amounts equivalent to the Cash Rewards rewarded to the customers from their Savings Account / Current Account without further notice.

## “Bo Bo Asset+ Privileges”

79. “Privilege 1”: Customers who successfully opened Bo Bo Savings Account within the Promotion Period, will be offered a “Bo Bo Water Bottle”. Customers who deposited HK\$12,888 equivalent or above into the newly-opened Bo Bo Savings Account, will be offered a “Bo Bo Stationery Kit” in extra. Each eligible customer can only be entitled to Privilege 1 once.
80. “Privilege 2”: Customers who joined BComBEST / BOCOM FORTUNE Services and Bo Bo Asset+ (including trustee of Bo Bo Savings Account who newly opened or already joined BComBEST / BOCOM FORTUNE Services), that successfully subscribed / set up a Wealth Management Plan (Club Deposit, Lump Sum Investment Fund, Regular Investment Plan or Monthly Stocks Investment Plan) within the Promotion Period, will be offered a “Bo Bo External Hard Disc” (500GB). Each eligible customer can only be entitled to Privilege 2 once.
81. BComBEST customer should maintain the following criterions on the distribution date of Privilege 2 reward: 1) Bo Bo Savings Account, and 2) BComBEST Services and “Monthly Average Aggregate Daily Credit Balance” of HK\$800,000 equivalent or above, otherwise the Bank would not distribute the “Bo Bo External Hard Disc” (500GB) to him / her.
82. BOCOM FORTUNE customer should maintain the following criterions on the distribution date of Privilege 2 reward: 1) Bo Bo Savings Account, and 2) BOCOM FORTUNE Services and “Monthly Average Aggregate Daily Credit Balance” of HK\$100,000 equivalent or above, otherwise the Bank would not distribute the “Bo Bo External Hard Disc” (500GB) to him / her.
83. Only customers who set up Club Deposit with monthly instalment at HK\$1,000 equivalent or above are eligible to be offered Privilege 2.
84. Privilege 1 will be offered to eligible customers instantly, whilst Privilege 2 will be distributed on or before 31st August 2018.
85. Bo Bo Savings Account is only applicable to the child(ren) under age 18. Parent / guardian should bring the original copy of the child’s birth certificate / juvenile identity card / passport / other proof(s) of identity to apply for the Bo Bo Savings Account in outlets of the Bank.

86. The Bank is not the supplier of “Bo Bo Water Bottle”, “Bo Bo Stationery Kit” and “Bo Bo External Hard Disc” (500GB), their usages are bound by all the terms and conditions imposed by the relevant suppliers. Any inquiry, comment or complaint about the quality of relevant products or services should be directed to the relevant suppliers. The Bank shall not be responsible for any matter in relation to relevant products or services. Any dispute arising from relevant products or services should be resolved between the customers and the relevant suppliers. The Bank will not re-issue the above gifts for lost or damaged.

## **Risk Disclosure Statements**

### Risk Disclosure Statements for General Investment Products

- The above information is for reference only and is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investors should note that all investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not an indication of future performance. Investors should read carefully the offering documents and the relevant Risk Disclosure Statement before making any investment decision. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances and should seek independent professional advice if necessary.
- 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.
- For product information details, please refer to the product materials or consult our staff.
- Investment Profile Analysis provided by the Bank is intended to help the customers to understand their risk tolerance level and investment needs. The Bank accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. Nothing in this Investment Profile Analysis or result shall constitute or be regarded as constituting a recommendation, offer or solicitation to buy or sell investment products.

### Risk Disclosure Statements for Investment Products Involving Derivatives

- Currency Linked Deposit and Equity Linked Investment are structured investment products involving derivatives. Some Investment Funds may also involve derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Currency Linked Deposit is not principal protected and is not equivalent to and should not be treated as substitute for an ordinary time deposit; it is not protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

### Risk Disclosure Statements for Leveraged Foreign Exchange Trading

- The risk of loss in leveraged foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds. 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 margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

### Risk Disclosure Statements for Foreign Currency and RMB

- Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment. Investors are urged to consider the tax consequences before making an investment and should seek tax advice based on their particular circumstances from an independent tax professional. This document does not purport to identify all the risks that may be involved in the related investments. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on the risk disclosure statement and health warning.
- RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.

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

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