

“Spring 2019 Promotion”

Terms and Conditions

1. The “Bank” means Bank of Communications (Hong Kong) Limited.
 2. The “Promotion” means “Spring 2019 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 1st January 2019 to 31st March 2019 (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\$1,000,000 equivalent or above with the Bank. If the criterion is not satisfied, a monthly maintenance fee of HK\$300 will be charged. BOCOM FORTUNE customers have to maintain “Monthly Average Aggregate Daily Credit Balance” of HK\$200,000 equivalent or above with the Bank. If the criterion is not satisfied, a monthly maintenance fee of HK\$100 will be charged.
 10. “Monthly Average Aggregate Daily Credit Balance” is calculated on the basis of the monthly aggregate credit balance of the daily average 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, Structured 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. “S² 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 “S² Payroll Account” Services. If there is no payroll record for 6 consecutive months, the Bank reserves the right to cease the “S² 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 “S² Payroll Account” Services. “S² 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 |
|------|------|------|------|-------|------|------|------|------|
| 7.81 | 5.65 | 5.37 | 9.89 | 0.069 | 1.14 | 8.88 | 5.85 | 7.87 |
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.

“Wealth Management Welcome Rewards”

22. This promotional offer is only applicable to customers who fulfilled all the requirements below (“Eligible customers of Wealth Management Welcome Rewards”):
 - (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) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period;
 - (iii) Successfully open and activate the Internet Banking Services on or before the Promotion Period; and

- (iv) Successfully use specific number of Designated Services in the following Wealth Management Group(s):

Wealth Management Group(s)	Designated Service(s)
Group 1:	<ul style="list-style-type: none"> ● Newly subscribe at least one of the following services within the Promotion Period: Securities Account, Investment Funds Account, Equity Linked Investment Account, Debt Instrument Account or FX Margin Trading Account ● Newly set up Monthly Stock Investment Plan within the Promotion Period and make monthly contribution on or before 31st May 2019
Group 2:	<ul style="list-style-type: none"> ● Apply for a Principal Credit Card within the Promotion Period ● Successfully apply for DreamCash Personal Loan within the Promotion Period, and drawdown the loan on or before 30th April 2019 ● Successfully apply for DreamCash Tax Loan within the Promotion Period, and drawdown the loan on or before 31st March 2019
Group 3:	<ul style="list-style-type: none"> ● Register for “S² Payroll Account” Services within the Promotion Period, and accumulate three or more months with auto-payroll records between 1st February 2019 and 30th June 2019.
If more than one designated service is used under same group, only one group will be counted for the reward.	

23. Eligible customers of Wealth Management Welcome Rewards who maintained specific “Monthly Average Aggregate Daily Credit Balance” in April 2019, will be entitled to Credit Card Bonus Points according to the completed Wealth Management Group(s) as follows:

“Monthly Average Aggregate Daily Credit Balance” in April 2019 (HKD Equivalent)	Wealth Management Group(s) fulfilled	
	1-2 Group(s)	3 Group(s)
\$5,000,000 or above	180,000	230,000
\$2,000,000 - below \$5,000,000	60,000	85,000
\$1,000,000 - below \$2,000,000	28,000	38,000
\$500,000 - below \$1,000,000	N/A	15,000

24. Eligible customer of Wealth Management Welcome Rewards who successfully upgraded to BComBEST Services / BOCOM FORTUNE Services through Internet Banking Services within the Promotion Period will be entitled to an additional reward of 5,000 Credit Card Bonus Points.
25. Each Eligible customer of Wealth Management Welcome Rewards can only be entitled to Credit Card Bonus Points at most once in the Promotion Period.
26. Credit Card Bonus Points will be credited to the principal credit card account of the Eligible customers of Wealth Management Welcome Rewards on or before 31st August 2019. If only one of the account holders holds a valid principal credit card, the Credit Card Bonus Points will be credited to the principal credit card account of that account holder. If the Eligible Customers of Wealth Management Welcome Rewards have more than one principal credit card accounts with the Bank, the principal credit card accounts being credited with Credit Card Bonus Points will be decided by the Bank. Eligible Customers of Wealth Management Welcome Rewards must still be BComBEST customers or BOCOM FORTUNE customers and maintain the services selected in Wealth Management Group(s) until the Credit Card Bonus Points are credited, otherwise the rewards will be forfeited. All Credit Card Bonus Points cannot be withdrawn in form of cash advance, exchanged for cash, refunded, cancelled or transferred to other gifts. If the credit cards become invalid after the Credit Card Bonus Points are credited, the Credit Card Bonus Points will be voided. If cash rebate scheme is selected by Eligible Customer of Wealth Management Welcome Rewards, Credit Card Bonus Points will be awarded to customer based on every 250 Bonus Points converted to HK\$ 1 Credit Card Cash Rebate. For details, please refer to Terms and Conditions for Bank of Communications Credit Card Bonus Point Program or contact our Bank staff.
27. If the customers do not hold any valid principal credit card when the Credit Card Bonus Points are credited, Gift Cards with prepaid values which are equivalent to the Credit Card Bonus Points will be issued to the Eligible customers of Wealth Management Welcome Rewards in August of 2019.
28. 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 Bonus Points / Gift Cards prepaid values rewarded to the customers from their account(s) maintained with the Bank without further notice.

“Wealth Growth Rewards”

29. This promotional offer is only applicable to customers who fulfilled all the three requirements below (“Eligible customers of Wealth Growth Rewards”):
 - (i) Existing customers who have opened BComBEST Services / BOCOM FORTUNE Services on or before 31st December 2018 and continuously maintain the BComBEST / BOCOM FORTUNE qualifications between 1st January 2019 and 31st March 2019; and
 - (ii) Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period; and
 - (iii) Newly subscribe at least two of the following services within the Promotion Period:
 - Successfully open Securities Account, Investment Funds Account, Equity Linked Investment Account, Debt Instrument Account or FX Margin Trading Account ;
 - Newly set up Monthly Stock Investment Plan within the Promotion Period and make monthly contribution on or before 31st May 2019;
 - Newly set up Regular Investment Plan within the Promotion Period and make monthly contribution on or before 31st May 2019;

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- Apply for a Principal Credit Card within the Promotion Period;
- Successfully apply for DreamCash Personal Loan within the Promotion Period, and drawdown the loan on or before 30th April 2019;
- Successfully apply for DreamCash Tax Loan within the Promotion Period, and drawdown the loan on or before 31st March 2019; or
- Newly Register for “S² Payroll Account” Services within the Promotion Period (means the account holder does not register or maintain the “S² Payroll Account” service with the Bank during 365 days preceding opening of the account), and accumulate one or more months with auto-payroll records between 1st April 2019 and 30th June 2019.

30. Eligible customers of Wealth Growth Rewards who had net amount of average “Monthly Average Aggregate Daily Credit Balance” from January to March of 2019 minus that in December of 2018 (the “Wealth Growth Amount”) reached specific amount (the “Eligible customers of Wealth Growth Rewards”), will be entitled to rewards as follows:

Wealth Growth Amount (HKD Equivalent)	Customer Type / Credit Card Bonus Points	
	BComBEST Customer	BOCOM FORTUNE Customer
\$5,000,000 or above	200,000	150,000
\$2,000,000 - below \$5,000,000	80,000	60,000
\$1,000,000 - below \$2,000,000	40,000	30,000
\$500,000 - below \$1,000,000	20,000	15,000

31. Each Eligible customer of Wealth Growth Rewards can only be entitled to Credit Card Bonus Points at most once in the Promotion Period.
32. This promotional offer is not applicable to customer who has been rewarded with “Wealth Management Welcome Rewards” under this Promotion Program.
33. Credit Card Bonus Points will be credited to the principal credit card account of the Eligible customers of Wealth Growth Rewards on or before 31st August 2019. If the Eligible Customers have more than one principal credit card accounts with the Bank, the Credit Card Bonus Points will be credited into the principal credit card accounts where the Bank thinks fit. Customers must still be BComBEST customers or BOCOM FORTUNE customers and maintain the services selected in Clause 29 when the Credit Card Bonus Points are credited, otherwise the rewards will be forfeited. All Credit Card Bonus Points cannot be withdrawn in form of cash advance, exchanged for cash, refunded, cancelled or transferred to other gifts. If the credit cards become invalid after the Credit Card Bonus Points are credited, the Credit Card Bonus Points will be voided. If cash rebate scheme is selected by Eligible Customer, Credit Card Bonus Points will be awarded to customer based on every 250 Bonus Points converted to HK\$ 1 Credit Card Cash Rebate. For details, please refer to Terms and Conditions for Bank of Communications Credit Card Bonus Point Program or contact our Bank staff. If the customers do not hold any valid principal credit card when the Credit Card Bonus Points are credited, Gift Cards with prepaid values which are equivalent to the Credit Card Bonus Points will be issued to the Eligible customers of Wealth Growth Rewards in August of 2019.
34. Customers rewarded with “Wealth Growth 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 Bonus Points / Gift Cards prepaid values rewarded to the customers from their account(s) maintained with the Bank without further notice.

“S² Payroll Account Welcome Offer”

35. This promotional offer is only applicable to customers who fulfilled all the requirements below (for sole name account only):
- (i) Newly register for “S² Payroll Account” Services within the Promotion Period (new registration refers to those who had NOT registered or cancelled the “S² Payroll Account” Services with the Bank over the last 12 months before registration), and
 - (ii) Set Bank of Communications account as the Faster Payment System (“FPS”) Default Account and make payments using FPS successfully during Promotion Period, and
 - (iii) Reach the “Required Monthly Salary” for six consecutive months from April 2019 to September 2019 with auto-payroll transactions
36. For customer type of BComBEST/ BOCOM FORTUNE, customers must still be using related wealth management service and hold a valid “Investment Profile Analysis – Individual” when delivering the reward. Otherwise, he/she will get reward of General customer type.
37. Offer 1: Welcome Offer up to 200,000 Credit Card Bonus Point
- 37.1. Eligible Customers with auto-payroll transactions reaching the “Required Monthly Salary” for six consecutive months from April 2019 to September 2019, will enjoy reward as below:

Customer Type	Required Monthly Salary (HK\$ or equivalent) / Credit Card Bonus Point		
	\$10,000 to below \$20,000	\$20,000 to below \$40,000	\$40,000 or above
BComBEST	50,000 bonus points	125,000 bonus points	200,000 bonus points
BOCOM FORTUNE	50,000 bonus points	125,000 bonus points	
General Customer	50,000 bonus points		

- 37.2. The Bank will use Eligible Customers’ customer type as at 30th September, 2019 to count their respective eligible reward.
- 37.3. If Eligible Customers reach different tiers of “Required Monthly Salary” for the six consecutive months, the lowest tier of “Required Monthly Salary” will be counted.
38. Customer who registers the Services needs to hold Principal Credit Card with the Bank

simultaneously. If the customer does not have Principal Credit Card with the Bank at the time of registration of the Services, he/she will be required to apply for a Principal Credit Card with the Bank simultaneously.

39. Credit Card Bonus Point of Offer 1 will be credited into principal credit card accounts of Eligible Customers in November 2019. If the Eligible Customers have more than one principal credit card accounts with the Bank, the Credit Card Bonus Point will be credited into the principal credit card accounts where the Bank thinks fit. The “Eligible Customers” must continue to use the Services and maintain the principal credit card accounts on the date of crediting the Credit Card Bonus Point, otherwise the Bank will cancel their offers without prior notice. Customer will not be informed if he/she is not eligible for redemption. All Credit Card Bonus Point cannot be withdrawn in form of cash advance, exchanged for cash, refunded, cancelled or transferred to other gifts. If cash rebate scheme is selected by customer, bonus points will be awarded to customer based on every 250 Bonus Point converted to HK\$ 1 credit card cash rebate. For details, please refer to Terms and Conditions for Bank of Communications Credit Card Bonus Point Program or contact our Bank staff.
40. Offer 2: On-going Banking Offer
Any “S² Payroll Account” customers will enjoy the following offers for subscribing designated products/services via Business Department/branch of the Bank:

Designated Product / Service Offer	On-going Offer Details
2.1 General Insurance Offer	Insurance Cash Voucher HK\$50
2.2 Autopay (DDA) / Standing Instruction (SI)	Unlimited Set-Up Fee Waiver

- 40.1. Offer 2.1 - General Insurance Offers: Any “S² Payroll Account” Services customer will be rewarded with a total of HK\$50 Insurance Cash Voucher (in 1 Voucher with face value of HK\$50 each) once successfully applies for designated general insurance products underwritten by China BOCOM Insurance Co., Ltd. via Business Department/branch of the Bank. Relevant terms and conditions shall apply to these designated general insurance products. Eligible Customer can use the Insurance Cash Voucher immediately or within its validity period. The Insurance Cash Voucher can be used to pay the premium of “CBI TravelSTAR Insurance Plan”, “Home Comprehensive Insurance”, “Foreign Domestic Helper Comprehensive Insurance”, “Motor Comprehensive Insurance” (comprehensive or third party risk coverage), “Comprehensive Personal Accident Insurance”, “CBI SMARTOP – Study Aboard Protector” and “CBI Labour Primer Accident Cover” underwritten by China BOCOM Insurance Co., Ltd. with application submitted via Business Department/branch of the Bank. The Bank is not the supplier of the above-mentioned Insurance Cash Voucher. For detailed terms and conditions, please refer to the Insurance Cash Voucher. The Insurance Cash Voucher can be used in conjunction with the other insurance promotional discounts. The designated general insurance products are the products of China BOCOM Insurance Co., Ltd. but not the Bank. 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 the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly China BOCOM Insurance Co., Ltd. and the customer.
- 40.2. Offer 2.2 - Autopay (DDA) / Standing Instruction (SI): Any “S² Payroll Account” Services customer, who set up autopay instructions (DDA) or standing instructions (SI) via Business Department/branch of the Bank, can enjoy unlimited set-up fee waiver. Relevant service terms and conditions shall apply to DDA and SI. For details, please refer to our Bank staff.

“Investment Services Privileges”

41. This promotional offer is only applicable to customers who conduct / update “Investment Profile Analysis – Individual” during the Promotion Period.
42. Investment Funds Subscription Privileges
- 42.1. “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\$1,000,000 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\$1,000,000 equivalent (the “Eligible customers of Investment Funds Subscription Privileges”). There is no maximum limit on the Subscription Fee Rebate.
- 42.2. “Selected Online / Mobile Banking Investment Fund Customer” who successfully subscribed Investment Fund(s) through Internet Banking / Mobile 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\$1,000,000 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\$1,000,000 equivalent (the “Eligible customers of Investment Funds Subscription Privileges”). There is no maximum limit on the Subscription Fee Rebate.
- 42.3. “Selected Investment Fund Customer” refers to customers who have not subscribed any Investment Fund through outlets of the Bank during the period from 1st April 2018 to 31st December 2018 (both dates inclusive). “Selected Online / Mobile Banking Investment Fund Customer” refers to customers who have not subscribed any Investment Fund through Internet Banking / Mobile Banking Services of the Bank during the period from 1st April 2018 to 31st December 2018 (both dates inclusive).
- 42.4. The Subscription Fee Rebate offer is only applicable to Investment Fund subscription with net subscription fee equal to 1% or above.

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- 42.5. 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.
- 42.6. 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 June 2019. 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.
43. Investment Funds Transfer-in Privileges
- 43.1. 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\$100 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\$1,000,000 equivalent; Transaction Reward HK\$50 will be entitled for every HK\$100,000 equivalent Cumulative Market Value if the total Cumulative Market Value is below HK\$1,000,000 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.
- 43.2. 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.
- 43.3. 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.
- 43.4. “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.
- 43.5. 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.
- 43.6. 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 June 2019. The relevant Investment Funds Account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.
44. Equity Linked Investment / Deposit EXTRA Investment Deposit Privileges
- 44.1. New Deposit EXTRA Investment Deposit Customer” who successfully set up Deposit EXTRA Investment Deposit(s) through Internet Banking / Mobile 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”).
- 44.2. “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 October 2017 to 31st December 2018 (both dates inclusive).
- 44.3. “Selected Equity Linked Investment Customer” / “Selected Online / Mobile Banking 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 / Mobile Banking Deposit EXTRA Investment Deposit Customer” successfully set up Deposit EXTRA Investment Deposit(s) with tenors of 1 week or 2 weeks through Internet Banking / Mobile Banking Services of the Bank for every HK\$200,000 equivalent cumulative investment amount.
- 44.4. “Selected Equity Linked Investment Customer” refers to customers who have not subscribed any Equity Linked Investment with the Bank during the period from 1st April 2018 to 31st December 2018 (both dates inclusive).
- 44.5. “Selected Online / Mobile Banking Deposit EXTRA Investment Deposit Customer” refers to customers who have not set up any Deposit EXTRA Investment Deposit through Internet Banking / Mobile Banking Services of the Bank during the period from 1st April 2018 to 31st December 2018 (both dates inclusive).
- 44.6. 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.
- 44.7. 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 June 2019. 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.
45. Regular Investment Plan Privileges
- 45.1. 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 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.
- 45.2. The Subscription Fee Rebate will be deposited to the settlement account of the relevant Regular Investment Plan on or before 30th November 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.
- 45.3. 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 rebated Subscription Fee Rebate from their account(s) maintained with the Bank without further notice.
- 45.4. 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”

46. This promotional offer is only applicable to customers who fulfilled all the two requirements below (“Eligible Customers of Securities Services Welcome Privileges”):
- Open a “New Securities Account”, choose to receive Securities e-Statements and abandon to receive physical statements during the Promotion Period; and
 - Conduct / update “Investment Profile Analysis – Individual” during the Promotion Period.
47. Eligible Customers of Securities Services Welcome Privileges, who use the “New Securities Account” to complete a BUY executed transaction of Hong Kong Dollar (“HKD”) securities listed in Hong Kong Exchange and Clearing Limited (“HKEx”) via “Electronic Trading Channels” of the Bank for the first 3 months (92 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\$10,000 (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).
48. Eligible Customers, who subscribe IPOs via our electronic trading channels for the first 3 months (92 calendar days) from the Account Opening Date, can enjoy the rebate of IPO subscription fee and the maximum accumulated rebate amount is HK\$1,000.
49. “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.
50. “Electronic Trading Channels” of the Bank includes “BOCOM(HK) Securities Mobile App”, Automated IVR Telephone and Internet Banking Services.
51. 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 31st August 2019. 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.
52. Eligible Customers must still maintain the “New Securities Account” at the time of rebate. If the Eligible 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.
53. “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.
54. 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.

“Securities Deposit Offer”

55. During the Promotion Period, customers deposit Eligible Securities, in physical scrip or via Central Clearing and Settlement System (“CCASS”), with market value of every HK\$ 100,000, into the Bank’s securities accounts, can be entitled to cash reward of HK\$ 150. The amount of cash reward is capped at HK\$ 3,000.
56. “Eligible Securities” refers to securities settled in Hong Kong Dollar (“HKD”) and listed in HKEx (excluding Ministry of Finance of the PRC CNY Bonds, The Government of the HKSAR of the PRC iBonds & Silver Bond issued by The Government of the HKSAR of the PRC).
57. The accumulated market value of the Eligible Securities will be calculated on the basis of the closing price on the day of depositing the securities by the customers. If the closing price of the Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by the Bank at its sole discretion. This Cash Reward is not applicable to customers who withdraw the Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with the Bank during the Promotion Period.
58. Each customer will only be entitled to this Cash Reward once. If the customer opens more than one securities account during the Promotion Period, he/she will only be entitled to the above Cash Reward once. If the account is a joint securities account, the holders of such account will be considered as one customer.
59. Cash Reward of Deposit Securities Offer will be credited to the Securities Accounts of the customers on or before 31st May 2019. In order to be entitled to the Cash Reward, customers must still maintain a valid securities account with the Bank at the time of the Bank’s crediting the Cash Reward.

“Monthly Stocks Investment Plan Offer”

60. From 1st January 2019 to 31st December 2019 (both dates inclusive), all “Monthly Stocks Investment Plan” (“MSIP”) customers make contributions 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.
61. 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.
62. The Bank will check the validity of credit card accounts at least three working days before the

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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.

63. Bonus Point Program/Cash Rebate Program are only applicable from the time that the applicant's Credit Card makes the successful contribution till 31st December 2019.
64. 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.
65. The maximum monthly contribution amount paid by Bank of Communications Credit Card is subject to the corresponding credit limit.
66. MSIP is subject to the relevant terms and conditions. For details, please refer to "Monthly Stocks Investment Plan Terms and Conditions".
67. The Bank of Communications Credit Card Gift Point conversion rate is determined in accordance with the Bank's records.

“FX Margin Welcome Privilege”

68. This promotional offer is only applicable to customers who fulfilled all the two requirements below (“Eligible customers of FX Margin Welcome Privilege”):
 - (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.
69. 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.
70. Transaction amount will be calculated on account basis. All rebates will be credited to customers' Foreign Exchange Margin settlement accounts on or before 31st May 2019.
71. Each account can only be entitled to the Welcome Privilege at most once in the Promotion Period.
72. “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.
73. 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.
74. The reference exchange rate of the base currency to USD is to be determined at the Bank's own discretion.

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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