

## “All-Round Privileges Promotion”

### General Terms and Conditions

- The “Bank” refers to Bank of Communications (Hong Kong) Limited.
- The “Promotion” refers to “All-Round Privileges” Promotion.
- “Customer(s)” refers to selected personal customer(s) (including sole name and joint names account) of Retail Banking of the Bank, unless specified otherwise.
- “Promotion Period” is from 1st January 2021 to 31st March 2021 (both dates inclusive), unless specified otherwise.
- For all records of services and transaction in this Promotion, the Bank’s record shall prevail. The Bank shall not be liable if any information submitted by the Customers has been delayed, lost, invalid or unidentifiable due to any technical problems of the computers or network.
- All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
- Redemption of all rewards will be arranged by the Bank.
- 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.
- BComBEST Services Customers have to maintain “Monthly Average Aggregate Daily Credit Balance” of HK\$1,000,000 equivalent or above with the Bank. If the criterion of “Monthly Average Aggregate Daily Credit Balance” is not satisfied, a monthly maintenance fee of HK\$300 will be charged. BOCOM FORTUNE Services 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.
- “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.
- BComBEST Services and BOCOM FORTUNE Services Customers are subject to the relevant terms and conditions. Please contact our staff for details of the relevant terms and conditions.
- The Bank is not the supplier(s) of gift vouchers / cash vouchers or coffee vouchers, their usages are bound by all the terms and conditions imposed by the relevant supplier(s). For details please refer to the relevant terms and conditions. Any inquiry, comment or complaint about the quality of gift vouchers / cash vouchers or their relevant services should be directed to the relevant supplier(s). The Bank shall not be responsible for any matter in relation to the gift vouchers / cash vouchers or their relevant services. Any disputes arising from the gift vouchers / cash vouchers or their relevant services should be resolved between the customers and the relevant supplier(s).
- 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
7.74	4.57	4.49	9.07	0.07	1.08	8.28	5.43	7.86

- All offers and services are subject to their relevant terms and conditions, please contact our staff for details.
- 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.
- And fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to this promotional offer.
- The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
- In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.
- 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.

### Privilege 1: Wealth Management Services Welcome Rewards

- This promotional offer is only applicable to Customers who fulfilled all the requirements below (or known as “Eligible Customers”):
  - Successfully sign up for BComBEST Services or 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, also excluding Customers who have already signed up for BComBEST Services before the Promotion Period); and
  - Successfully open Securities Account, Investment Funds Account, Equity Linked Investment Account, Debt Instrument Account or FX Margin Trading Account on or before the Promotion Period.
- Eligible Customers who maintained specific “Monthly Average Aggregate Daily Credit Balance” between April 2021 and June 2021, will be entitled to Cash Reward as follows:
 

“Monthly Average Aggregate Daily Credit Balance” between April 2021 and June 2021 (HKD Equivalent)	Types of Customers / Cash Reward (HKD)	
	BComBEST Services	BOCOM FORTUNE Services
5,000,000 or above	2,000	/
3,000,000 - below 5,000,000	1,200	/
1,000,000 - below 3,000,000	800	/
200,000 - below 1,000,000	/	50
- Eligible Customers will be entitled to extra HKD100 Cash Reward when he/ she successfully sign up for BComBEST Services through Internet Banking during the Promotion Period.
- Each Eligible Customer can only be entitled to Cash Reward at most once during the Promotion Period.
- Cash Reward will be credited to the Saving or Current Account of the Eligible Customers on or before 31st August 2021. The Account being credited with Cash Reward will be decided by the Bank. Eligible Customers must still maintain the BComBEST Services or BOCOM FORTUNE Services (depends on the corresponding Type of Customers of the Cash Reward amount) and maintain at least one type of accounts which are mentioned in Clause 1.2 of the Terms and Conditions of this Welcome Rewards when the Cash Reward are credited, otherwise the rewards will be forfeited.
- Customers rewarded with “Wealth Management Services Welcome Rewards” must continuously maintain the BComBEST Services or BOCOM FORTUNE Services 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 Cash Reward rewarded to the Customers from their account(s) maintained with the Bank without prior notice.

### Privilege 2: BComBEST Services Customer Referral Rewards

- This promotional offer is only applicable to Customers who maintain Saving and / or Current Account at the Bank (or known as “Referrer”).
- The Referrer can enjoy HKD800 Cash Reward for each successful BComBEST Services referral during the Promotion Period.
- The Referrer must successfully fill in the “BComBEST Services Customer Referral Rewards Referral Form” (known as “Referral Form”) and submit to any branch(es) of the Bank prior to or on the same day of applying BComBEST Services by the Referee.
- To be eligible to the BComBEST Services Customer Referral Rewards, Referrer and Referee must provide accurate name (must be same as identification document) and ID Number (must be same as the Bank’s record) on the “Referral Form”.
- The Referrer and Referee cannot refer each other. The Referrer and the Referee cannot be the same person. If the Referee applies BComBEST Services under joint name with the Bank, the Referrer is eligible for BComBEST Services Customer Referral Rewards once only. If the Referrer is one of the account holders of the new BComBEST Services under joint name, he/ she is not eligible to the BComBEST Services Customer Referral Rewards.
- Each Referee can only be referred once. If the Referee is referred by more than one Referrer, the BComBEST Services Customer Referral Rewards will be given to the Referrer who was the first one to submit the “Referral Form” to the Bank according to the Bank’s record.
- Cash Reward will be credited to the Saving or Current Account of the Eligible Referrer on or before 31st May 2021. The Account being credited with Cash Reward will be decided by the Bank. The Referrer must still maintain the Saving or Current Account at the Bank, and Referee must still maintain BComBEST Services when the Cash Reward are credited, otherwise the rewards will be forfeited.

### Privilege 3: “Online Delighted Time Deposit” Privileges

- “Promotion Period” of this promotional offer is from 4th January 2021 to 31st March 2021 (both dates inclusive).
- This promotional offer is only applicable to BComBEST Services customers and corporate customers who set up “Online Delighted Time Deposit” by using promotion code via Internet Banking or Mobile Banking during the Promotion Period. The actual interest rates shall be subject to the quotes of the Bank at the time deposits are set up.
- This promotional offer is available in limited quota until stock lasts.

### Privilege 4: Double Savings Reward Promotion

- “Promotion Period” of Double Savings Reward Promotion (“this Promotion”) starts from 1 January 2021 to 31 March 2021 (both dates inclusive).
- This Promotion is only applicable to Retail Banking personal and single-named customers of the Bank, who successfully register online during Promotion Period (“Eligible Customer”), excluding the Bank’s personal joint-named, company and Mortgage Income Account customers. Each Eligible Customer can register for this Promotion once only. All of the Bank group’s directors and / or staffs are not allowed to join this Promotion. If a related customer becomes the Bank group’s directors and/or staff and/or Mortgage Income Account customers during the Promotion Period or at a time when the Bank delivers the related rewards, the Bank will cancel his / her eligibility to join this Promotion or receive the rewards without prior notice.
- Online registration: Customers can register via the Bank’s website [https://eb.hk.bankcomm.com/eb/gateWay/gwPromoRegForm.do?locale=en\\_US](https://eb.hk.bankcomm.com/eb/gateWay/gwPromoRegForm.do?locale=en_US) (Input Promotion Code 202101RPD000014) (registration information include name of account holder, identity card / passport number and local mobile phone number)
- Savings Reward**
  - Comparing with December 2020’s monthly average Savings Deposit, Eligible Customer’s Monthly Average Savings Deposit Growth (3 months after registration month, registration month is NOT counted) reaching designated amount, will get cash reward as below:

Monthly Average Savings Deposit Growth Amount (HKD or equivalent) reaching	Cash Reward (HKD)	
	Wealth Management Customer	General Customer
\$200,000	\$400	\$200
\$500,000	\$800	\$400

- Savings Deposit refers deposit of Savings Account and Current Account.
- Monthly Average Savings Deposit Growth Amount refers to a customer’s net growth amount, which is deducted by average value of 3 months’ monthly average Savings Deposit after his/ her successful online registration month (registration month is NOT counted) minus monthly average Savings Deposit of December 2020.
- Wealth Management Customer refers to customers who are using the Bank’s BComBEST Services or BOCOM FORTUNE Services. The identity of Wealth Management Customers will depend on the Bank’s status record on 31 March 2021.
- Eligible Cash Reward will be credited to Eligible Customers’ Savings or Current Account in August 2021. Eligible Customers must maintain a valid Savings or Current Account when the Bank credits the Cash Reward, otherwise, the Bank will cancel their eligibility to receive the Cash Reward without further notice or re-issuance.
- Online Reward**
  - Eligible Customer successfully activates Internet Banking / Mobile Banking / account binding at WeChat and completes one designated transaction from January 2021 to April 2021, will get a cake shop voucher of HKD 50.
  - Designated transactions are:
    - successfully complete one-time bill payment (customer must use “Bill Payment” function to pay bill, scheduled or cancelled bill payment are NOT included) via Internet Banking / Mobile Banking, OR
    - successfully place Daily Preferential Time Deposit or Online Delighted Time Deposit for one time via Internet Banking / Mobile Banking, OR
    - successfully complete one transfer of HKD 10,000 or above from other bank to the Bank’s Savings / Current Account via FPS.
  - The Bank will inform the Eligible Customers to collect the cake shop voucher individually in June 2021. Eligible Customers must maintain a valid Savings Account or Current Account when the Bank delivers the cake shop vouchers. Otherwise, the Bank will cancel the customer’s eligibility to receive the related cake shop voucher without prior notice or replenishment. The Bank shall not be liable for any loss as a result of invalid or inaccurate contact information provided by the eligible Existing Customers and the Bank will cancel the customers’ eligibility to receive the cake

## “All-Round Privileges Promotion”

- shop vouchers without replenishment.
- 5.4 Stock of the cake shop is limited. Cake shop vouchers are given on a first-come-first-served basis while stock lasts. Cake shop voucher cannot be transferred, returned, re-issued or exchanged for cash or other gifts.
- 5.5 The Bank will not re-issue the cake shop vouchers in case of any loss or damage.
- 5.6 Customers understood and accepted that the cake shop vouchers are provided by relevant supplier(s). The use of the cake shop voucher is subject to the terms and conditions by its supplier. The supplier reserves the right to amend the relevant terms and conditions without prior notice. For details of the relevant terms and conditions, please refer to the relevant supplier.
- 5.7 The Bank reserves the right to replace the above-mentioned cake shop vouchers with other rewards or gifts without prior notice. Eligible Customers understood and accepted that the nature and / or value of the replaced rewards or gifts might vary from the original cake shop vouchers.

### Privilege 5: Cross-border Mortgage Loan Rewards

1. This promotional offer is only applicable to Customers who fulfilled all the requirements below (or known as “Eligible Customers”):
- 1.1. Successfully apply for Cross-border Mortgage Loan during the Promotion Period, and drawdown on or before 30<sup>th</sup> September 2021; and
- 1.2. Must choose the mainland solicitor which are designated by the Bank.
2. Eligible Customers who drawdown the Cross-border Mortgage Loan with specific drawdown amount, will be entitled to be rebated the mainland solicitor fees of that mortgage loan. The maximum amount of the Cash Rebate is as follows:

Loan Drawdown Amount (HKD)	Maximum Cash Rebate Amount (HKD)
5,000,000 or above	6,000
3,000,000 - below 5,000,000	4,000
1,000,000 - below 3,000,000	2,000

3. Each Eligible Customer can only be entitled to Cash Rebate at most once during the Promotion Period.
4. Cash Rebate will be credited to the Saving or Current Account of the Eligible Customers on or before 30<sup>th</sup> November 2021. The Account being credited with Cash Rebate will be decided by the Bank. The actual rebate amount will be subject to the mainland solicitor fee of that mortgage loan, and it will not be more than the Maximum Cash Rebate Amount of the corresponding Loan Drawdown Amount.

### Privilege 6: Investment Services Privileges

1. Investment Funds Subscription Privileges
- 1.1. “New Investment Funds Customers” Privileges
- 1.1.1. “New Investment Funds Customers” who successfully subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, Subscription Fee will be fully rebated for the Accumulated Transaction Amount at or below HKD100,000 equivalent.
- 1.1.2. Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD100,000 or equivalent): For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, Subscription Fee Rebate of HKD300 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, Subscription Fee Rebate of HKD100 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount (“Subscription Fee Rebate”). There is no maximum limit on the Subscription Fee Rebate. In addition to Subscription Fee Rebate, for subscription to Investment Funds through Mobile Banking of the Bank, Extra Subscription Fee Rebate of HKD2,888 will be entitled for the 1<sup>st</sup> HKD3,000,000 equivalent Accumulated Transaction Amount (“Extra Subscription Fee Rebate”). Every New Investment Funds Customer is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.
- 1.1.3. Subscription Fee Rebate is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
- 1.1.4. “New Investment Funds Customer” refers to Customers who do not hold any Investment Funds Account with the Bank during the period from 1st July 2020 to 31st December 2020 (both dates inclusive), and sign up for Investment Funds Account with the Bank during the Promotion Period.
- 1.2. “Selected Investment Funds Customers” Privileges
- 1.2.1. “Selected Investment Funds Customers” who successfully subscribe Investment Funds through Internet Banking or Mobile Banking of the Bank during the Promotion Period, Subscription Fee Rebate of HKD300 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, Subscription Fee Rebate of HKD100 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate. In addition to Subscription Fee Rebate, for subscription to Investment Funds through Mobile Banking of the Bank, Extra Subscription Fee Rebate of HKD2,888 will be entitled for the 1<sup>st</sup> HKD3,000,000 equivalent Accumulated Transaction Amount (“Eligible Customers of Investment Funds Subscription Privileges”). Every Selected Investment Funds Customer is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.
- 1.2.2. The Subscription Fee Rebate offer and the Extra Subscription Fee Rebate offer are only applicable to Investment Fund subscription with net subscription fee equal to 1% or above.
- 1.2.3. “Selected Investment Funds Customers” refer to Customers who have not subscribed any Investment Fund through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the period from 1st July 2020 to 31st December 2020 (both dates inclusive).
- 1.3. “Existing Investment Funds Customers” Privileges
- 1.3.1. “Existing Investment Funds Customers” who successfully subscribe Investment Funds through Internet Banking or Mobile Banking of the Bank, Subscription Fee Rebate of HKD100 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, Subscription Fee Rebate of HKD50 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate. In addition to Subscription Fee Rebate, for subscription to Investment Funds through Mobile Banking of the Bank, Extra Subscription Fee Rebate of HKD1,000 will be entitled for the 1<sup>st</sup> HKD3,000,000 equivalent Accumulated Transaction Amount. Every Existing Investment Funds Customer is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.
- 1.3.2. The Subscription Fee Rebate offer and the Extra Subscription Fee Rebate offer are only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
- 1.3.3. “Existing Investment Funds Customers” refers to Customers who have subscribed any Investment Funds through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the period from 1st July 2020 to 31st December 2020 (both dates inclusive).
- 1.4. Applicable to “New Investment Funds Customers”, “Selected Investment Funds Customers” and “Existing Investment Funds Customers” Privileges:

- 1.4.1. 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 13 of the “General Terms And Conditions” to calculate the Subscription Fee Rebate. The Bank reserves the rights to amend the exchange rates without prior notice.
- 1.4.2. The Subscription Fee Rebate amount/ Extra Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Subscription Privileges / Eligible Customers of Equity Linked Investments Subscription Privileges on or before 30th June 2021. The relevant Investment Funds Account / relevant Equity Linked Investment Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

### 2. Investment Funds Transfer-in Privileges

- 2.1. BComBEST Services 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 HKD100 will be entitled for every HKD100,000 equivalent Accumulated Market Value (“Accumulated Market Value”) if the total Accumulated Market Value is at or above HKD1,000,000 equivalent; Transaction Reward HKD50 will be entitled for every HKD100,000 equivalent Accumulated Market Value if the total Accumulated Market Value is below HKD1,000,000 equivalent (“Eligible Customers of Investment Funds Transfer-in Privileges”). The maximum amount of the Transaction Reward is HKD5,000 for each Customer in the Promotion Period.
- 2.2. 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 stated in Clause 13 of the “General Terms and Conditions” to calculate the Transaction Reward. The Bank reserves the right to amend the exchange rates without prior notice.
- 2.3. If there is any redemption or transfer-out of such Investment Funds (i.e. the Eligible Investment Fund successfully transferred-in during the Promotion Period) within the Promotion Period, the relevant market value will not be included in the calculation of the “Accumulated Market Value” of this offer.
- 2.4. “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.
- 2.5. The privilege is only applicable to Customers who have successfully joined BComBEST Services/ BOCOM FORTUNE Services upon completion of the “Eligible Investment Funds” transfer-in transactions and continuously maintain the BComBEST Services / BOCOM FORTUNE qualifications until the Transaction Reward are reimbursed.
- 2.6. 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 2021. The relevant Investment Funds Account must still be valid when the Transaction Reward amount is credited, otherwise the privilege(s) will be forfeited.

### 3. Regular Investment Plan Privileges

- 3.1. BComBEST Services / 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 and contribute to 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 HKD3,000 for each Customer in the Promotion Period.
- 3.2. The Subscription Fee Rebate will be deposited to the settlement account of the relevant Regular Investment Plan on or before 31st December 2021. 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.
- 3.3. 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.
- 3.4. All other fees / charges applicable to the relevant fund (including switching fees, redemption fees, management fees and other fees) will continue to apply.

### 4. Linked Investments Subscription Privileges

- 4.1. “Selected Equity Linked Investments Customers” Privileges
- 4.1.1. “Selected Equity Linked Investments Customers” who successfully subscribe Equity Linked Investments through Branches of the Bank during the Promotion Period, Extra Interest Rate Reward of HKD100 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. There is no maximum limit on the Extra Interest Rate Reward.
- 4.1.2. “Selected Equity Linked Investments Customers” refer to Customers who have not subscribed any Equity Linked Investments through the Bank during the period from 1st July 2020 to 31st December 2020 (both dates inclusive).
- 4.2. “Existing Equity Linked Investments Customers” Privileges
- 4.2.1. “Existing Equity Linked Investments Customers” who successfully subscribe Equity Linked Investments through Branches of the Bank during the Promotion Period, Extra Interest Rate Reward of HKD50 will be entitled for every HKD100,000 equivalent Accumulated Transaction Amount. There is no maximum limit on the Extra Interest Rate Reward.
- 4.2.2. “Existing Equity Linked Investments Customers” refers to Customers who have subscribed any Equity Linked Investments through Branches of the Bank during the period from 1st July 2020 to 31st December 2020 (both dates inclusive).
- 4.3. “Selected Currency Linked Investments Customers” Privileges
- 4.3.1. “Selected Currency Linked Investments Customers” who successfully subscribe Deposit EXTRA/ Digital CLD or Barrier CLD with tenor of one or two weeks through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, HKD100 Extra Interest Rate Reward will be entitled for every HKD200,000 equivalent accumulated investment amount. There is no maximum limit on the Extra Interest Rate Reward.
- 4.3.2. “Selected Currency Linked Investments Customers” refers to Customers who have not subscribed any Deposit EXTRA/ Digital CLD or Barrier CLD through the bank during the period from 1st July 2020 to 31st December 2020 (both dates inclusive). Customers who have made any Deposit EXTRA/ Digital CLD or Barrier CLD transaction during the mentioned period, shall not be “Selected Currency Linked Investments Customers”.
- 4.4. 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 13 of the “General Terms And Conditions” to calculate the Extra Interest Rate Reward. The Bank reserves the rights to amend the exchange rates without prior notice.
- 4.5. The Extra Interest Rate Reward amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Linked Investments Subscription Privileges on or before 30th June 2021. The relevant Linked Investments Account and the settlement account must still be valid when the Extra Interest Rate Reward is credited, otherwise the privilege(s) will be forfeited.

### Privilege 7: FX Margin Services Privileges

1. This promotional offer is only applicable to Customers who Open a “New Foreign Exchange Margin Trading Account” during the Promotion Period (or known as “Eligible Customers”);
2. Privilege 1: Eligible Customers who completed one Foreign Exchange Margin transaction within the Promotion Period, will be entitled to Trading Spread Rebate HKD50.

## “All-Round Privileges Promotion”

3. Privilege 2: Eligible Customers who completed one Foreign Exchange Margin transaction via Mobile Banking within the Promotion Period, will be entitled to Trading Spread Rebate HKD50.
4. “Privilege 3”: Eligible Customers who completed Foreign Exchange Margin transaction(s) with accumulated transaction amount at USD 1 million equivalent or above via “Online Trading Channels” 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 HKD20,000. Accumulated transaction amount does not include any unfilled standing orders, foreign exchange of margin balance and any corrective trading.
5. “Online Trading Channels” of the Bank includes Mobile Banking and Internet Banking Services.
6. Transaction amount will be calculated on account basis. All rebates will be credited to Customers’ Foreign Exchange Margin Trading accounts on or before 31st May 2021.
7. “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 days preceding opening of the account.
8. Customers should maintain the Foreign Exchange Margin Trading account at the time of the rebates being credited to the Foreign Exchange Margin Trading account. If Customers have closed their Foreign Exchange Margin Trading account before the rebates is credited, the Bank will not re-credit or compensate the rebates to the Customers.
9. The reference exchange rate of the base currency to USD is to be determined at the Bank’s own discretion.

### Privilege 8: Securities Services Privileges

#### 1. Securities Services Welcome Privileges

1. This promotional offer is only applicable to customers who fulfilled all the two requirements below (or known as “Eligible Customers”):
  - 1.1. Open a “New Securities Account” during the Promotion Period; and
  - 1.2. Choose to receive Securities e-Statements and abandon to receive physical statements.
2. Eligible Customers, who use the “New Securities Account” can entitle the following privileges:
  - 2.1. Eligible Customers, who complete BUY executed transaction of Hong Kong Dollar (“HKD”) securities listed in Hong Kong Exchange and Clearing Limited (“HKEx”) via “Online Trading Channels” of the Bank for the first 6 months (183 calendar days) from the Account Opening Date, can enjoy the unlimited rebate in the full amount of the brokerage commission for such transaction (IPO subscription and Monthly Saving Investment Plan transaction are not applicable).
  - 2.2. Eligible Customers, who subscribe IPOs via our electronic trading channels for the first 6 months (183 calendar days) from the Account Opening Date, can enjoy the unlimited rebate of IPO subscription fee.
3. “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.
4. “Online Trading Channels” of the Bank includes “BOCOM(HK) Securities Mobile App” and Internet Banking Services. Eligible Customers can amend the placed securities trading orders via different channels, but the transactions must be executed via “Online Trading Channels” in order to enjoy the above privilege(s).
5. The brokerage commission/IPO subscription fee 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 October 2021. The rebate amount will be based on the actual amount of brokerage commission/IPO subscription fee paid by the customer, excluding Stamp Duty, SFC Transaction Levy and HKEx Trading Fee collected by third parties.
6. Eligible Customers must still maintain the “New Securities Account” at the time when the Bank deposits the rebate. If the Eligible Customers select to receive physical copies of Securities Statement on or prior to the time when the Bank deposits the rebate, the Customers will not be entitled to any rebate.
7. “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.
8. 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.

#### 2. Securities Deposit Privileges

1. 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\$100. The amount of cash reward is capped at HK\$5,000.
2. “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).
3. 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.
4. 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.
5. Cash Reward of Deposit Securities Offer will be credited to the Securities Accounts of the customers on or before 30th April 2021. 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.

### Privilege 9: Remote Account Opening Welcome Reward

#### 1. Instant Account Opening Reward

- 1.1. This promotion offer is only applicable to retail banking individual Customers.
- 1.2. Customers who submit account opening application through BOCOM(HK) Mobile App’s Remote Account Opening Service and successfully pass the Bank’s review, open the account and activate internet banking services within Promotion Period can enjoy HKD100 Cash Reward.
- 1.3. HKD100 Cash Reward will be credited to Eligible Customers’ savings deposit account or current deposit account (subject to the Bank’s absolute discretion) on or before 30th June 2021. If Eligible Customers have deactivated the internet banking service or closed all savings deposit account and current deposit account at the time of crediting the HKD100 Cash Reward, they will not be entitled to HKD100 Cash Reward.

#### 2. BComBEST Services Additional Welcome Reward

- 2.1. This promotion offer is only applicable to “Customers” who fulfill the 3 requirements below at the same time (“Eligible Customers of BComBEST Services Additional Welcome Reward”):
- 2.2. Apply “BComBEST Services” via Remote Account Opening Service of BOCOM(HK) Mobile App during the Promotion Period and successfully upgraded to BComBEST Services by fulfilling the designated requirement of “Monthly Average Aggregate Daily Credit Balance” within 3 months upon the application; and
- 2.3. Activate internet banking service during the Promotion Period; and
- 2.4. Customers who are eligible for “Wealth Management Services Welcome Rewards” in “All-Round

Privileges” Promotion.

- 2.5. Eligible Customers of BComBEST Services Additional Welcome Reward can enjoy additional HKD200 cash reward. Cash reward will be credited to saving account of the Eligible Customers of BComBEST Services Additional Welcome Reward on or before 30th June 2021. Saving account being credited with cash reward will be decided by the Bank. Eligible Customers of BComBEST Services Additional Welcome Reward must still be BComBEST customers and maintain the service(s) or account(s) until the cash reward are credited, otherwise the rewards will be forfeited.
- 2.6. Each Eligible Customer of BComBEST Services Additional Welcome Reward will be entitled to cash reward once during the Promotion Period.

#### 3. Savings Deposit Reward

- 1.1. This promotion offer is only applicable to customers who fulfilled all the two requirements below (“Savings Deposit Reward Eligible Customers”):
- 1.2. Activate Internet Banking during the Promotion Period; and
- 1.3. To maintain “Monthly Average Savings Deposit Amount” to a designated amount for at least 3 consecutive months after account opening (not including the month of opening account).

“Monthly Average Savings Deposit Amount” (HKD equivalent)	Cash Reward (HKD)
HKD1,000,000 or above	HKD 3,000
HKD500,000 - HKD999,999	HKD 1,000
HKD100,000 - HKD499,999	HKD 200
HKD20,000 - HKD99,999	HKD 50

- 1.4. Savings Deposit Reward Eligible Customers who can maintain “Monthly Average Savings Deposit Amount” (HKD equivalent) HKD3,000,000 or above and fulfill the requirement of “Securities Account Opening Reward” can enjoy extra cash reward HKD5,000, ie. the total cash reward is HKD8,000.
- 1.5. The above-mentioned cash rewards will be credited to Savings Deposit Reward Eligible Customers’ valid Savings Deposit Account or Current Deposit Account (subject to the Bank’s absolute discretion) on or before 30th June 2021. If Savings Deposit Reward Eligible Customers closed all Savings Deposit Account or Current Deposit Account at the date of crediting the cash rewards, they will not be entitled to any cash rewards.

#### 4. Time Deposit Reward

- 4.1. Customers who set up “Daily Preferential Time Deposit” and / or “Online Delighted Time Deposit”(“Time Deposit”) through Internet Banking / Mobile Banking reaching below amount, can enjoy up to HKD500 cash reward. (“Time Deposit Reward Eligible Customers”)

Accumulated Amount equivalent to	Cash Reward (HKD)
HKD1,000,000 or above	HKD 500

- 4.2. Actual annual rate is subject to quotation when setting up time deposit. Terms and conditions shall apply to related offers and services, please contact the Bank’s staff for enquiry.
- 4.3. The cash rewards will be credited to Time Deposit Reward Eligible Customers’ valid Savings Deposit Account or Current Deposit Account (subject to the Bank’s absolute discretion) on or before 30th June 2021. If Time Deposit Reward Eligible Customers closed all Savings Deposit Account or Current Deposit Account at the date of crediting the cash rewards, they will not be entitled to any cash rewards.

### Privilege 10: Internet Banking Activation and Cardless Cash Withdrawal Services Reward

1. The promotional offer is only applicable to Customers who fulfilled at least one of the requirements below (or known as “Eligible Customers”):
  - 1.1. First 5,000 customers who successfully activated the internet banking via ATM card; or
  - 1.2. First 5,000 customers who successfully activated Cardless Cash service and completed at least one Cardless Cash withdrawal.
2. “Promotion Period” is from 1st January 2021 to 30th June 2021 both dates inclusive.
3. First 5,000 customers who successfully activated the internet banking via ATM card, will be entitled to HKD30 cash reward.
4. First 5,000 customer who successfully activated the Cardless Cash service and completed at least one Cardless Cash withdrawal, will be entitled to HKD20 cash reward.
5. Cash reward will be credited to the Saving Account of the Eligible Customers on or before 1st September 2021. The Saving Account being credited with cash reward will be decided by the Bank. Eligible customers must maintain the internet banking and Saving Account until the cash reward are credited, otherwise the reward will be forfeited.
6. Eligible customers can only receive cash reward once within the entire promotion period.

### Risk Disclosure Statements

#### Risk Disclosure Statements for General Investment Products

- The above information is a general summary and for reference only, and it 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.
- The Bank distributes the fund product for the fund houses and the fund product is a product of the fund houses but not that of 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 fund product should be resolved directly between the fund house and the customer.

#### 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.

## **“All-Round Privileges Promotion”**

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- “Digital CLD” is not equivalent to, nor should it be treated as a substitute for, time deposit. It is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.
- “Barrier CLD” is not equivalent to, nor should it be treated as a substitute for, time deposit. It is not a 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 investments are subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.
- 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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