

“Bank From Home” Promotion (April to June 2022)

General Terms and Conditions

1. The “Bank” refers to Bank of Communications (Hong Kong) Limited.
2. The “Promotion” refers to “Bank From Home” Promotion.
3. “Customer(s)” refers to selected personal customer(s) (including sole name and joint names account) of Retail Banking of the Bank, unless specified otherwise.
4. “Promotion Period” is from 1st April 2022 to 30th June 2022 (both dates inclusive), unless specified otherwise.
5. 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.
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 Private Customers have to maintain “Average Daily Relationship Balance” of HKD5,000,000 equivalent or above with the Bank. If BComBEST Private Customers fail to maintain the required “Average Daily Relationship Balance” for 6 months consecutively, the Bank is entitled to issue terminate the service by not less than 1 month’s notice. After terminating the “BComBEST Private Services”, customers will become BComBEST Customers.
10. BComBEST Customers have to maintain “Average Daily Relationship Balance” of HKD1,000,000 equivalent or above with the Bank. If the criterion of “Average Daily Relationship Balance” is not satisfied, a monthly maintenance fee of HKD300 will be charged. BOCOM FORTUNE Customers have to maintain “Average Daily Relationship Balance” of HKD200,000 equivalent or above with the Bank. If the criterion is not satisfied, a monthly maintenance fee of HKD100 will be charged.
11. “Average Daily Relationship 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, Precious Metals And 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. “Average Daily Relationship Balance” can be found in the account summary of monthly statement.
12. BComBEST Private, BComBEST and BOCOM FORTUNE Customers are subject to the relevant terms and conditions. Please contact our staff for details of the relevant terms and conditions.
13. The Bank is not the supplier(s) of gift vouchers / membership, 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 / membership, 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 / membership or their relevant services. Any disputes arising from the gift vouchers / membership or their relevant services should be resolved between the customers and the relevant supplier(s).
14. 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
7.79	5.62	5.29	10.41	0.07	1.22	8.81	6.06	8.47

15. All offers and services are subject to their relevant terms and conditions, please contact our staff for details.
16. 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.
17. And fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to this Promotion.
18. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
19. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.
20. 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.

A. Account Opening From Home

(1) Wealth Management Services Welcome Rewards

Cash Rewards

1. This reward is only applicable to Customers who fulfilled all the requirements below (or known as “Eligible Customers”):
 - 1.1 Successfully sign up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services during the Promotion Period (including Customers who joined BComBEST Private Services or BOCOM FORTUNE Services before the Promotion Period and successfully upgraded to BComBEST Private Services or BComBEST Services during the Promotion Period, but excluding Customers who converted from BComBEST Private Services to BComBEST Services / BOCOM FORTUNE Services, converted from BComBEST Services to BOCOM FORTUNE Services or Customers who cancel and re-apply the relevant wealth management services during the Promotion Period); and
 - 1.2 Successfully open Securities Account, Investment Funds Account, Equity Linked Investment Account, Debt Instrument Account or Precious Metals and FX Margin Trading Account; or with existing MPF Account, (refers to the MPF Account successfully opened on or before 31st March 2022).
2. Eligible Customers who maintained specific “Average Daily Relationship Balance” between July 2022 and September 2022, will be entitled to Cash Reward as follows:

Wealth Management Services	“Average Daily Relationship Balance” between July 2022 and September 2022 (HKD Equivalent)	Cash Reward (HKD)
BComBEST Private Services	10,000,000 or above	5,000
	5,000,000 - below 10,000,000	2,500
BComBEST Services	3,000,000 - below 5,000,000	1,000
	1,000,000 - below 3,000,000	500
BOCOM FORTUNE Services	200,000 - below 1,000,000	200

3. Each Eligible Customer can only be entitled to Cash Reward at most once during the Promotion Period.
4. Cash Reward will be credited to Eligible Customer’s HKD Savings or Current Account with the Bank on or before 30th November 2022. The Account being credited with Cash Reward will be decided by the Bank. The cash reward will be recorded in transaction history of the said account and no separate notification will be provided. Eligible Customers must still maintain the BComBEST Private Services, 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 Private Services, BComBEST Services or BOCOM FORTUNE Services qualifications for 6 months from the date of joining the services, and satisfy the "Average Daily Relationship 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.

Lane Crawford Platinum Membership for One Year

- This reward is only applicable to Customers who successfully sign up for BComBEST Private Services during the Promotion Period (including Customers who joined BComBEST Services or BOCOM FORTUNE Services before the Promotion Period and successfully upgraded to BComBEST Private Services during the Promotion Period, but excluding Customers who cancel and re-apply BComBEST Private Services during the Promotion Period) (or known as "Eligible Customers").
- Each Eligible Customer can only be entitled to Cash Reward at most once during the Promotion Period.
- A redemption letter will be sent to an Eligible Customer's local correspondence address maintained in the Bank's record according to the date he/ she signed up for the BComBEST Private Services. If the redemption letter cannot reach the Eligible Customer due to invalid or incorrect mailing address with the Bank, the eligibility of the membership redemption will be cancelled. The Bank shall not bear any responsibility and will not resent the relevant letter. Eligible Customers must still maintain the BComBEST Private Services and maintain the "Average Daily Relationship Balance" of HKD5,000,000 or above at the time the redemption letter is sent out, otherwise the reward will be forfeited.

BComBEST Private Services sign up date (both dates inclusive)	Date of posting the redemption letter
1st to 30th April 2022	31st May 2022 or before
1st to 31st May 2022	30th June 2022 or before
1st to 30th June 2022	31st July 2022 or before

- Lane Crawford Platinum Membership is only available while stocks last. If the Lane Crawford Platinum Membership is out of stock, the Bank reserves the right to replace it with another item without prior notice.
- The redemption of the Lane Crawford Platinum Membership is only applicable to Lane Crawford stores located in Hong Kong.
- Eligible Customers must bring the original redemption letter to apply membership at the concierge desk of Lane Crawford stores in person before the expiry date shown on the letter, the BComBEST Private Customers must present their proofs of identity. If Eligible Customer fails to apply the membership before the expiry date, the reward will be forfeited and customers will not be compensated.
- The Lane Crawford Platinum Membership and exclusive privileges are subject to the terms and conditions of Lane Crawford Privilege Programme. After one year from the commencement of membership, BComBEST Private Customers will be subject to the same requirement as all Lane Crawford Platinum members to retain their membership. For details, please visit <https://www.lanecrawford.com.hk/info/cards/platinum/> or enquire the details with Lane Crawford.
- Lane Crawford reserves the rights to amend or suspend the membership, relevant terms and conditions, privileges and/or events at any time without prior notice. In the event of any disputes, the decision of Lane Crawford shall be final.

(2) Remote Account Opening Reward

Reward 1 Instant Account Opening Reward

- This reward is only applicable to customers who satisfy all following criteria ("Eligible Customers"):
 - be retail banking individual customers; and
 - be "Eligible Customers" of either one of Rewards 2, 3, 5, 6 and 7; and
 - submit their 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.
- "Eligible Customers" can enjoy HKD100 Cash Reward.
- 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 31st October 2022.
- 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.

Reward 2 Savings Deposit Reward

- This reward is only applicable to customers who satisfy all following criteria("Eligible Customers"):
 - be retail banking individual customers; and
 - submit their 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; and
 - 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" refers to the average value of all daily closing balances of all Savings and Current Account under the same customer in a specific month, i.e. the sum of all daily closing balances of all related accounts of the same month divided by the day of that month.
- Saving Deposit Reward's month of opening account and its "Monthly Average Savings Deposit Amount" calculation periods are as followed:

Month of Opening Account	"Monthly Average Savings Deposit Amount" Calculation Periods
2022 April	1st May, 2022 to 31st July, 2022
2022 May	1st June, 2022 to 31st August, 2022
2022 June	1st July, 2022 to 30th September, 2022

- Details of Savings Deposit Reward's "Monthly Average Savings Deposit Amount" and its corresponding rewards are as followed:

"Monthly Average Savings Deposit Amount" (HKD equivalent)	Cash Reward (HKD)
HKD1,000,000 or above	1,500
HKD500,000 - HKD999,999	300
HKD100,000 - HKD499,999	150
HKD20,000 - HKD99,999	50

- The above mentioned cash rewards will be credited to "Eligible Customers" 'valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion) on or before 31st October 2022.
- If "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.

Reward 3 Time Deposit Reward

11. This reward is only applicable to customers who satisfy all following criteria("Eligible Customers"):
 - 11.1 be retail banking individual customers; and
 - 11.2 submit their 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; and
 - 11.3 be customers who set up "Daily Preferential Time Deposit" and / or "Online Delighted Time Deposit"("Time Deposit") with a deposit period of at least 3 months through Internet Banking / Mobile Banking reaching the designated amount.
12. Details of Time Deposit Reward's "Accumulated amount" and its corresponding rewards are as followed:

Accumulated amount (Equivalent to HKD)	Cash Reward (HKD)
HKD1,000,000 or above	1,500
HKD500,000 - HKD999,999	800
HKD200,000 - HKD499,999	150
HKD10,000 - HKD199,999	50
13. Actual annual rate is subject to quotation when setting up time deposit. Terms and conditions shall apply to relate offers and services, please contact the Bank's staff for enquiry.
14. The cash rewards will be credited to "Eligible Customers" ' valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion) on or before 31st October 2022.
15. If "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.

Reward 4 Referral Reward

16. This reward is only applicable to customers who satisfy all following criteria (or known as "Referrer"):
 - 16.1 be retail banking individual customers; and
 - 16.2 hold at least one of Saving Deposit, Time Deposit, Current Deposit account within the Promotion Period; and
 - 16.3 successfully general referral code through BOCOM(HK) Mobile App's Remote Account Opening Referral Code function within the Promotion Period; and
 - 16.4 successfully refer "referee" to submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service with his/her referral code and successfully pass the Bank's review, open the account and activate internet banking services within Promotion Period; and
 - 16.5 is not the staff of the Bank.
17. Referrers are rewarded with HKD50 cash reward for each successful opening of accounts and activating internet banking services of "Referee", with an limit cap at HKD500 within the Promotion Period(i.e. refer a maximum of 10 persons, no rewards after exceeding the limit).
18. This reward is only eligible to Referee who satisfy all following criteria:
 - 18.1 be retail banking individual customers; and
 - 18.2 be "Eligible Customers" of either one of Rewards 2, 3, 5, 6 and 7; and
 - 18.3 submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service with a valid referral code of a referrer and successfully pass the Bank's review, open the account and activate internet banking services within Promotion Period.
19. "Referee" are rewarded with HKD100 cash reward.
20. "Referrer" and "Referee" cannot refer each other. "Referrer" and "Referee" cannot be the same person.
21. Each "Referee" can only be referred once. In circumstances where more than one "Referrers" refer one "Referee", the bank will decide who the eligible "Referrer" and "Referee" are and release the rewards based on the bank's own system records.
22. The cash rewards of "Referrer" and "Referee" aforementioned will be credited to "Referrer" and "Referee" 's valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion) on or before 31st October 2022.
23. If "Referrer" or "Referee" closed all Savings Deposit Account or Current Deposit Account at the date of crediting the cash rewards, neither the "Referrer" nor "Referee" will be entitled to any cash rewards.

Reward 5 Securities Welcome Offer

Please refer to Section C Investment From Home Part 2 Securities Services Welcome Offer for details.

Reward 6 Foreign Exchange Rate Offer

24. This reward is only applicable to customers who satisfy all following criteria (or known as "Eligible Customers"):
 - 24.1 be retail banking individual customers; and
 - 24.2 submit their 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; and
 - 24.3 become BOCOM FORTUNE Customer or BComBEST Customer during the Promotion Period and conduct "Designated FX Transactions" via the Bank's electronic channels reaching "Designated Transaction Amounts".
25. "Designated FX Transactions" refers to the exchange of HKD into Designated Foreign Currencies or vice versa.
26. "Designated Foreign Currencies" refers to "Designated Currencies 1" and "Designated Currencies 2". "Designated Foreign Currencies 1" includes USD, GBP, JPY, AUD, NZD, CAD, EUR & CHF. "Designated Foreign Currencies 2" includes CNH.
27. BOCOM FORTUNE Customer can enjoy the following exchange rate discount for "Designated Foreign Currencies 1":

Designated Transaction Amounts(HKD equivalent)Bank Sell / Buy	Exchange Rate Discount
HKD100,000 - HKD100,000.99	2bps
HKD100,001 - HKD499,999.99	5bps
HKD500,000 - HKD999,999 .99	10bps
HKD1,000,000 - HKD2,000,000	15bps
28. BOCOM FORTUNE Customer can enjoy the following exchange rate discount for "Designated Foreign Currencies 2":

Exchange Rate Discount	5bps
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29. BComBEST Customer can enjoy the following exchange rate discount for "Designated Foreign Currencies 1":

Designated Transaction Amounts(HKD equivalent)Bank Sell / Buy	Exchange Rate Discount
HKD100,000 - HKD100,000.99	5bps
HKD100,001 - HKD499,999.99	10bps
HKD500,000 - HKD999,999 .99	15bps
HKD1,000,000 - HKD2,000,000	20bps
30. BComBEST Customer can enjoy the following exchange rate discount for "Designated Foreign Currencies 2":

Exchange Rate Discount	
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31. The exchange rate discount will be shown on spot via the Bank's automatic quote system when BOCOM FORTUNE Customer or BComBEST Customer conducts the transaction.
32. Foreign exchange involves Exchange Rate Risk. The exchange rate is subject to change from time to time based on changes in market conditions. Before making foreign exchange transaction, please check with our branch staff for the effective rate applicable to such transaction.
33. The Bank reserves the right of adjusting the exchange rate discount without giving any prior notice.

Reward 7 Precious Metals And Foreign Exchange Margin Trading Services Trading Spread Rebate

Please refer to Section C Investment From Home Part 5 Precious Metals And Foreign Exchange Margin Trading Services Trading Spread Rebate for details.

B. Capital Management From Home

(1) "Online Delighted Time Deposit"

1. "Promotion Period" of this promotional offer is from 1st April 2022 to 30th June 2022 (both dates inclusive).
2. Only applicable to BComBEST Private Customers, BComBEST Customers and corporate customers who place "Online Time Deposit" by using promotion code via Mobile Banking or Internet Banking of the Bank. The actual interest rates shall be subject to the quotes of the Bank at time deposit placement.
3. Promotion Code validity: effective from 11am till 8pm of each business day from Monday to Friday; and from 9am till 4pm of each business day of Saturday. In case of any dispute, the Bank reserves the right of final decision.
4. This promotional offer is available in limited quota until stock lasts.
5. For the latest preferential rates of "Online Delighted Time Deposit", please refer to the Bank's website or contact our staff for details.

(2) Savings Deposit Double Value Package

1. The Promotion Period of "Savings Deposit Double Value Package" (this Promotion) is from 1st April 2022 to 31st May 2022, both dates inclusive ("Promotion Period").
2. This Promotion is only applicable to Retail Banking personal single-named and joint-named customers of the Bank, who successfully register during Promotion Period ("Eligible Customer"). Each Eligible Customer can register for this Promotion once only. This Promotion is not applicable to the Bank's corporate customers. 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 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.
3. Registration steps: Customers can register via any of the Bank's branches, or the Bank's Internet Banking > Customer Services > Promotion Registration, or the Bank's website https://eb.hk.bankcomm.com/eb/gateWay/gwPromoRegForm.do?locale=en_US. Select Promotion Code 202204RPD0000027 and fill in customer registration information: name of account holder, identity card / passport number and local mobile phone number.
4. **Reward 1: Deposit Growth Reward up to HKD5,000 Cash Reward for Each Stage**
- 4.1 Counting Period is from June 2022 to September 2022, totally 4 months, and is divided into 2 stages. Comparing to monthly savings deposit of March 2022, Eligible Customer's Stage Average Savings Deposit Growth reaching each HKD100,000 equivalent, the Eligible Customers will get cash reward as follows:

Year 2022	Counting Period	Stage Average Savings Deposit Growth Reaching Each (HKD equivalent)	Cash Reward (HKD)	Cap of Cash Reward for Every Stage (HKD)
Stage 1	June 2022 to August 2022	\$100,000 or above	\$50	\$5,000
Stage 2	September 2022	\$100,000 or above	\$100	\$5,000

- 4.2 Savings Deposit refers deposit of Savings Account and Current Account.
- 4.3 Monthly Savings Deposit refers to sum of all daily closing balances of Savings Account / Current Account of a specific month, then divided by days of that month. All of the Account Balances will be converted to and counted in Hong Kong dollar equivalent at a foreign exchange rate(s) as determined by the Bank from time to time.
- 4.4 Stage Average Savings Deposit Growth refers to net growth amount deducted by average value of ALL Monthly Savings Deposit of each Stage minus Monthly Savings Deposit of March 2022, no reward will be entitled for less than HKD100,000 equivalent of Stage Average Savings Deposit Growth.
- 4.5 Continuous Participation Requirement: Except for Stage 1, Eligible Customer must have received cash reward of Stage 1 to be participating in Stage 2. If Eligible Customers fails to meet related fund requirements, they will be disqualified without further notice.
- 4.6 For Stage 2, Eligible Customer's Stage Average Savings Deposit Growth for calculating cash reward, shall NOT be more than his/her Stage Average Savings Deposit Growth of Stage 1.
- 4.7 The cap of cash reward for each Stage for each Eligible Customer is HKD5,000 and each Eligible Customer will only get cash reward once for each Stage.
- 4.8 Cash reward of Stage 1 and 2 will be credited to Eligible Customers' Savings or Current Account in September 2022 and October 2022 directly and separately, the Bank shall decide which account to be credited. 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.
5. **Reward 2: Extra Reward**
- 5.1 Eligible Customer successfully completes any one of the designated transactions from April 2022 to June 2022, will get a cake shop voucher of HKD50.
- 5.2 Designated transactions are:
 - successfully and newly apply for "S² Payroll Account" Services via Internet Banking (new application refers to a customer who has not maintained or cancelled "S² Payroll Account" Services within 1 year before application), 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 HKD10,000 or above from other bank to the Bank's Savings / Current Account via FPS.
- 5.3 The Bank will inform the Eligible Customers to collect the cake shop voucher individually in July 2022. 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 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.

5.5 The Bank will not re-issue the cake shop vouchers in case of any loss or damage.

(3) DreamCash Personal Loan Privileges

- 1 DreamCash Balance Transfer is the product of DreamCash Personal Loan. The above products are subject to the relevant terms and conditions of the DreamCash Personal Loan and DreamCash Balance Transfer.
- 2 Customer must fulfill the requirements of credit rating set by the Bank. The approval of the loan is subject to the final decision of the Bank without the liability to provide reasons.
- 3 For the fee and charges of DreamCash Personal Loan, please refer to the Key Facts Statement for Installment Loan.
- 4 Reward: "Disbursement Account Reward" – HKD200 Credit Rebate
 - 4.1 To be eligible for the Reward, Customers should use the Bank's account for disbursement and repayment of DreamCash Personal Loan or DreamCash Balance Transfer.
 - 4.2 To be eligible for the Reward, Customers shall successfully apply for DreamCash Personal Loan or Balance Transfer within the Promotion Period and drawdown the loan on or before 31st July 2022.
- 5 Credit Rebate only applicable to the cardholders ("The Cardholders") holding credit card(s) issued by The Bank, and other credit cards as designated by the Bank from time to time, and only applicable to principal card holders ("Eligible Credit Card"), but it is not applicable to supplementary cards, the Bank of Communications Pacific Internet card and gift card. Eligible Credit Card will be counted by credit card number.
- 6 All Credit Rebate will be credited to the valid BOCOM Credit Card Accounts held by the customer on or before 31st October 2022.
- 7 Credit Rebate awarded can only be used for retail spending and cannot be used as cash advance or to offset financial charge or to settle outstanding balance incurred before Credit Rebate is awarded. Credit Rebate cannot be redeemed for cash or other gift items, refunded or transferred.
- 8 Any customers who hold more than one BOCOM Credit Card, the Credit Rebate will be credited in the order as VISA Platinum, Go-Goal Platinum, FWD VISA Platinum, Greater Bay Area CUP Diamond, CUP Dual Currency Diamond, FWD CUP Dual Currency Diamond, Yan Chai CUP Dual Currency Diamond, VISA Gold, Go-Goal Gold, CUP Dual Currency Gold, FWD CUP Dual Currency Gold, Yan Chai CUP Dual Currency Gold, VISA Classic, Go-Goal Classic, FWD VISA Classic and MI Classic.
- 9 The credit card account, repayment account or loan account held by the customer must be valid, non-delinquent and in good standing when the Bank credits the Credit Rebate. The Bank reserves the rights to terminate the relevant offer without prior notice.
- 10 Eligible Customers of DreamCash Personal Loan Credit Rebate can also enjoy DreamCash Personal Loan promotional offer (if applicable), details please review the promotional materials or contact our customer service of the Bank.

C: Invest From Home

(1) Investment Privileges

1. Investment Funds Welcome Privileges

- 1.1 "New Investment Funds Customers – BComBEST Private Services" Privileges
 - 1.1.1 "New Investment Funds Customers – BComBEST Private Services" ("Eligible 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 HKD300,000 or equivalent.
 - 1.1.2 **Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD300,000 or equivalent):** For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the Eligible Customers will be entitled to Subscription Fee Rebate of HKD300 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the Eligible Customers will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or 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, the Eligible Customers will be entitled to Extra Subscription Fee Rebate of HKD2,888 for the 1st HKD3,000,000 equivalent Accumulated Transaction Amount ("Extra Subscription Fee Rebate"). Every Eligible Customer is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.
 - 1.1.3 "New Investment Funds Customers - BComBEST Private Services" refers to BComBEST Private Customers who do not hold any Investment Funds Account with the Bank during the period from 1st October 2021 to 31st March 2022 (both dates inclusive), and sign up for Investment Funds Account with the Bank during the Promotion Period.
 - 1.1.4 The privilege is only applicable to Eligible Customers who have successfully joined "BComBEST Private Services" before or during the Promotion Period, and continuously maintain the "BComBEST Private Services" qualifications until the Subscription Fee Rebate amount/ Extra Subscription Fee Rebate are reimbursed.
- 1.2 "New Investment Funds Customers" Privileges
 - 1.2.1 "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.
 - 1.2.2 **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, the New Investment Funds Customer will be entitled to Subscription Fee Rebate of HKD300 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the New Investment Funds Customer will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or 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, the New Investment Funds Customer will be entitled to Extra Subscription Fee Rebate of HKD2,888 for the 1st 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.
 - 1.2.3 "New Investment Funds Customer" refers to Non-BComBEST Private Customers who do not hold any Investment Funds Account with the Bank during the period from 1st October 2021 to 31st March 2022 (both dates inclusive), and sign up for Investment Funds Account with the Bank during the Promotion Period.
- 1.3 Applicable to "New Investment Funds Customers - BComBEST Private Services" and "New Investment Funds Customers" Privileges:
 - 1.3.1 Subscription Fee Rebate is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
 - 1.3.2 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 14 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.
 - 1.3.3 The Bank is at its absolute discretion as to which Eligible Customers group a person belongs to.
 - 1.3.4 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 September 2022. 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 Subscription Privileges

2.1 "Selected Investment Funds Customers" Privileges

2.1.1 "Selected Investment Funds Customers" who successfully subscribe Investment Funds through Internet Banking or Mobile Banking of the Bank during the Promotion Period, will be entitled to Subscription Fee Rebate of HKD300 will be entitled for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the Eligible Customers will be entitled to Subscription Fee Rebate of HKD100 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, the Eligible Customers will be entitled to Extra Subscription Fee Rebate of HKD2,888 for the 1st HKD3,000,000 or 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.

2.1.2 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.

2.1.3 "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 October 2021 to 31st March 2022 (both dates inclusive).

2.2 "Existing Investment Funds Customers" Privileges

2.2.1 "Existing Investment Funds Customers" who successfully subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank, will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the Existing Investment Funds Customers will be entitled to Subscription Fee Rebate of HKD50 for every HKD100,000 or 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, the Existing Investment Funds Customers will be entitled to Extra Subscription Fee Rebate of HKD1,000 for the 1st HKD3,000,000 or equivalent Accumulated Transaction Amount. Every Existing Investment Funds Customer is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.

2.2.2 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.

2.2.3 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 October 2021 to 31st March 2022 (both dates inclusive). 2.3 Applicable to "Selected Investment Funds Customers" and "Existing Investment Funds Customers" Privileges:

2.3.1 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 14 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.

2.3.2 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 September 2022. 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.

3. Investment Funds Transfer-in Privileges

3.1 BComBEST Private , BComBEST and BOCOM FORTUNE Customers who successfully transferred-in "Eligible Investment Funds" into their Investment Funds Accounts with the Bank during the Promotion Period, will be entitled to Transaction Reward of HKD100 for every HKD100,000 or equivalent Accumulated Market Value (" Accumulated Market Value") if the total Accumulated Market Value is at or above HKD1,000,000 equivalent; BComBEST Private , BComBEST and BOCOM FORTUNE Customers will be entitled to Transaction Reward of HKD50 for every HKD100,000 equivalent Accumulated Market Value if the total Accumulated Market Value is below HKD1,000,000 or 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.

3.2 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 14 of the "General Terms and Conditions" to calculate the Transaction Reward. The Bank reserves the right to amend the exchange rates without prior notice.

3.3 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.

3.4 "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.

3.5 The privilege is only applicable to Customers who have successfully joined "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE" Services upon completion of the "Eligible Investment Funds" transfer-in transactions and continuously maintain the "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE" qualifications until the Transaction Reward are reimbursed.

3.6 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 2022. The relevant Investment Funds Account must still be valid when the Transaction Reward amount is credited, otherwise the privilege(s) will be forfeited.

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, will be entitled to Extra Interest Rate Reward of HKD100 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 October 2021 to 31st March 2022 (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, will be entitled to Extra Interest Rate Reward of HKD50 for every HKD100,000 or 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 October 2021 to 31st March 2022 (both dates inclusive).

4.3 "Selected Currency Linked Investments Customers" Privileges

4.3.1 "Selected Currency Linked Investments Customers" who successfully subscribe Deposit EXTRA 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, will be entitled to Extra Interest Rate Reward of HKD100 for every HKD200,000 or 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 through the bank during the period from 1st October 2021 to 31st March 2022 (both dates inclusive). Customers who have made any Deposit EXTRA-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 14 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 September 2022. 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.

(2) Securities Services Welcome Offer

1. The offer is only applicable to personal customers who fulfilled all the two requirements below ("Eligible Customers"):
 - 1.1. Open a "New Securities Account"; and
 - 1.2. Choose to receive Securities e-Statements and abandon to receive physical statements during the Promotion Period.
2. Eligible Customers, who use the "New Securities Account" to complete BUY executed transactions of Hong Kong Dollar ("HKD") or RMB securities listed in Hong Kong Exchange and Clearing Limited ("HKEx"), Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") via "Online Trading Channels" of the Bank for the first 6 months (183 calendar days) from the Account Opening Date, can enjoy the rebate in the full amount of the brokerage commission for such transactions (IPO subscription and Monthly Saving Investment Plan transactions are not applicable), with the maximum cumulative rebate amount of HKD 10,000 equivalent.
3. Eligible Customers, who subscribe IPOs via our Online Trading Channels for the first 6 months (183 calendar days) from the Account Opening Date, can enjoy the rebate of IPO subscription fees for such subscriptions, with the maximum cumulative rebate amount of HKD 10,000 equivalent.
4. "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 names) during 365 days preceding the opening of the account.
5. "Online Trading Channels" of the Bank include "BOCOM(HK) Securities Mobile Application" 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 Channel" in order to enjoy the offer.
6. The brokerage commission/IPO subscription fee settled in RMB will be converted into HKD at the exchange rate determined from time to time by the Bank. The brokerage commission/IPO subscription fees 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 January 2023. The rebate amount will be based on the actual amount of brokerage commission/IPO subscription fees paid by the customers. The Eligible Customers, however, still have to pay other fees, which include but not limited to Stamp Duties, Transfer Fees, SFC Transaction Levy, HKEx Trading Fee, CSRC Securities Management Fee and PRC Stock Exchange Handling Fee collected by third parties.
7. 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 Bank will cancel the Customers' eligibility to receive the rebate without replenishment.
8. "Combined Transaction" only acts as ONE executed transaction. "Combined Transaction" means a customer completes more than one transaction by the same channel in the 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.
9. 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.
10. For all records of services and transactions in the Promotion, the Bank's record shall prevail.
11. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
12. All offers and services are subject to their relevant terms and conditions. Please contact our staff for details.
13. No person other than the Customer and the Bank will have any right under the Contract (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.
14. The Bank reserves the right to suspend and terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
15. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.
16. Telecommunication service providers may charge customers for the various kinds of mobile data services. The customers should refer to their telecommunications service providers for the details of the charging mechanisms.

(3) 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 HKD100,000, into the Bank's securities accounts, can be entitled to cash reward of HK\$100. The amount of cash reward is capped at HKD5,000.
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 Rewards will be credited to the Securities Accounts of the customers on or before 31st July 2022. 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.

(4) Monthly Stocks Investment Plan Offer

1. During the Promotion Period, 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.
2. If a cardholder selects Cash Rebate Program, HKD1 cash rebate will be awarded on every HK\$250 contribution. Each eligible cardholder is entitled to a maximum of HKD20 in each month.
3. 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.
4. Credit Card Bonus Point Program/Cash Rebate Program are only applicable from the time that the applicant's Credit Card makes the successful contribution during the Promotion Period.
5. To earn credit card 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.
6. The maximum monthly contribution amount paid by Bank of Communications Credit Card is subject to the corresponding credit limit.
 7. MSIP is subject to the relevant terms and conditions. For details, please refer to "Monthly Stocks Investment Plan Terms and Conditions".
 8. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
 9. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
 10. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.

(5) Precious Metals And Foreign Exchange Margin Trading Services Trading Spread Rebate

1. This promotional offer is only applicable to Customers who Open the "New Precious Metals And Foreign Exchange Margin Trading Account" during the Promotion Period (or known as "Eligible Customers");
2. Privilege 1: Eligible Customers who completed one Precious Metals/ USD Foreign Exchange Margin transaction within the Promotion Period, will be entitled to Trading Spread Rebate HKD50.
3. Privilege 2: Eligible Customers who completed one Precious Metals/USD 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 Precious Metals/USD 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' Precious Metals And Foreign Exchange Margin Trading accounts on or before 31st August 2022.
7. "New Precious Metals And Foreign Exchange Margin Trading Account" means the account holder does not maintain any Precious Metals And 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.
8. Customers should maintain the Precious Metals And Foreign Exchange Margin Trading account at the time of the rebates being credited to the Precious Metals And Foreign Exchange Margin Trading account. If Customers have closed their Precious Metals And 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.

D. Spend From Home

(1) Online Credit Card Welcome Rewards

1. **Online** Credit Card Welcome Reward is only applicable to Customers who fulfilled all the requirements below during the Promotion Period (or known as "Eligible Customers"):
 - 1.1 This promotion is applicable for the applicants who do not hold the principal card(s) of any card type(s) issued by Bank of Communications (Hong Kong) Limited (the "Bank") in Hong Kong at the time of card application or in the past 12 months (the "Applicant") (excluding supplementary cards). If the Applicant does not fulfill this condition, Applicant will not be eligible for any of the promotional welcome gifts even though your credit card is successfully approved and issued; and
 - 1.2 Successfully apply for one or above designated UnionPay principal card issued by Bank of Communications (Hong Kong) Limited through Bank of Communications (Hong Kong) Limited WeChat official account and the Bank's website during the Promotion Period, including 1.Greater Bay Area CUP Diamond Card, 2.CUP Dual Currency Diamond Card, 3. Yan Chai CUP Dual Currency Credit Card or 4.FWD CUP Dual Currency Card ("Eligible Card").
2. Eligible Customers who fulfilled the above requirements can entitle for HKD200 credit card spending rebate ("Reward").Each Eligible Customer can only be entitled to Reward at most once during the Promotion Period.
3. The Reward will be credited directly to Principal Cardholder's account (HKD account) on or before 31st October 2022. The Eligible Card must maintain good credit status and valid at the time of crediting the credit card cash rebate.
4. The credit card spending rebate cannot be withdrawn as cash and is non-transferable. Any withdrawal or transfer of the above spending rebate shall be considered as cash advance.

E. Other Rewards

(1) Cross-border Mortgage Loan Rewards

1. This reward 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 successfully drawdown on or before 31st December 2022; and
 - 1.2 Must choose the mainland solicitor which are designated by the Bank to arrange that mortgage loan.
2. Eligible Customers who drawdown the Cross-border Mortgage Loan with specific drawdown amount will be entitled to Cash Rebate. The maximum amount of the Cash Rebate is as follows:

Loan Drawdown Amount (HKD)	Maximum Cash Rebate Amount (HKD)
5,000,000 or above	10,000
below 5,000,000	6,000

3. The actual rebate amount will be subject to the fee charged by the Bank's designated mainland solicitor of that mortgage loan, and it will not be more than the Maximum Cash Rebate Amount of the corresponding Loan Drawdown Amount. The mainland solicitor fee will be converted into Hong Kong Dollar equivalent with the exchange rate solely determined by the Bank on 31st December 2022, so as to calculate the cash rebate amount in Hong Kong Dollar equivalent.
4. Each Eligible Customer can only be entitled to Cash Rebate at most once during the Promotion Period.
5. Cash Rebate will be credited to Eligible Customers' Savings or Current Account with the Bank on or before 28th February 2023. The Account being credited with Cash Rebate will be decided by the Bank. The cash reward will be recorded in transaction history of the said account and no separate notification will be provided.

(2) "Cross-boundary Wealth Management Connect Scheme" Exclusive Rewards

"Cross-boundary Wealth Management Connect Scheme" Welcome Rewards

1. This promotional offer is only applicable to Customers who meet the 2 requirements below ("Eligible Customers1"):
 - 1.1 New customers who successfully open the account of Cross-boundary Wealth Management Connect during the Promotion Period.
 - 1.2 Successfully sign up to become a personal "Cross-border Customer" before or during the Promotion Period.
2. Each Eligible Customer1 is only entitled to the Cash Reward once during the Promotion Period.

Outward / Inward Amount (RMB)	Cash Reward (HKD)
New Southbound Customers who successfully make inward remittance of 10,000 or above	300 Cash Rebate
New Northbound Customers who successfully make outward remittance of 10,000 or above	300 Cash Rebate

- The Cash Reward will be calculated based on the quota balance of Wealth Management Connect at the end date of the promotion. The customer's required remittance amount is RMB 10,000 or more.
- Cash Reward will be credited to the Savings Account of the Eligible Customers¹ on or before 30th September 2022. The relevant Savings Account must still be valid when the relevant amount is credited, otherwise the reward will be forfeited.

Remittance Fee Discount , Foreign Currency Exchange Discount , Regular Investment Plan Discount

- This promotional offer is only applicable to Customers who meet the 2 requirements below ("Eligible Customers²"):
 - New customers who successfully open the account of Cross-boundary Wealth Management Connect during the Promotion Period.
 - Successfully sign up to become a personal "Cross-border Customers" before or during the Promotion Period
- Eligible Customers² will get discounts as follows:

Types of Discounts	Discount Details
Remittance Fee Discount	Fee waiver for remittance to the same beneficiary's account in the Bank of Communications Mainland Branch
Foreign Currency Exchange Discount	Customers who conduct designate foreign currency exchange via electronic channels can enjoy up to 20 pips exchange discount
Regular Investment Plan Discount	Subscription fee of 1% is offered for the subscription amount of HKD 200,000 or above

- Remittance Fee Discount only applies to the Bank's own remittance fee charged.
- The Cross-boundary Wealth Management Connect is subject to the aggregate quota and the individual quota is RMB 1 million.
- Electronic Channels include online banking and mobile banking. Foreign Currency Exchange Discount via electronic channels is applicable to 9 currencies only: RMB,USD,GBP,JPY,AUD,NZD,CAD,EUR, and CHF.
- Eligible Customers² are still required to settle all other fees and charges arising from UT subscription including switching fee, redemption fee, management fee and other fees.

(3) Wealth Management Customer Referral Rewards

- This promotional offer is only applicable to Customers who maintain Savings and / or Current Account at the Bank (or known as "Referrer").
- For each successful "BComBEST Private Services" or "BComBEST Services" referral during the Promotion Period, the Referrer will be entitled to Cash Reward as follows:

Types of customers	Cash Reward (HKD)
"BComBEST Private Services"	2,000
"BComBEST Services"	800

- The "Referee" refers to the Customers who have not signed up for the relevant wealth management services from 1st April 2021 to 31st March 2022.
- To be eligible to the Customer Referral Rewards, the Referee must satisfy the "Average Daily Relationship Balance" minimum requirements of the relevant wealth management services.
- The Referrer must successfully fill in the "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 Private Services" or "BComBEST Services" by the Referee.
- To be eligible to the 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 Private Services" or "BComBEST Services" under joint name with the Bank, the Referrer is eligible for the Customer Referral Rewards once only. If the Referrer is one of the account holders of the new "BComBEST Private Services" or "BComBEST Services" under joint name, he/ she is not eligible to the Customer Referral Rewards. If the Referrer refers one of the account holders under his/ her joint account to apply "BComBEST Private Services" or "BComBEST Services", he/ she is also not eligible to the Customer Referral Rewards.
- Each Referee can only be referred once. If the same Referee is referred by more than one Referrer, the 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 August 2022. 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 the relevant wealth management services and satisfy the "Average Daily Relationship Balance" minimum requirements when the Cash Reward are credited, otherwise the rewards will be forfeited.

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.
- Bank of Communications (Hong Kong) Limited (the "Bank") is a registered principal intermediary in providing MPF services. The relevant MPF scheme is a product of Bank of Communications Trustee Limited but not the Bank; and 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 Bank of Communications Trustee Limited and the customer directly.

Risk Disclosure Statements for Investment Products Involving Derivatives

- Currency Linked Deposit (including Deposit EXTRA) 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 (including Deposit EXTRA) 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 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.
- RMB products are subject to the risk of exchange rate fluctuation. The fluctuation in the RMB exchange rate may result in profits or losses in the event that customer converts RMB into HKD or other foreign currencies.

Risk Disclosure Statements for Cross-boundary Wealth Management Connect Scheme

- WMC is a pilot scheme under the Regulatory Requirements on the WMC. The relevant laws and regulations are relatively new, and the Mainland Regulatory Authorities and Hong Kong Regulatory Authorities may give interpretations and make amendments in respect of the relevant provisions and operational requirements from time to time, which may incur policy and regulatory risks. Investment gains may be affected by such risks from time to time.
- RMB is currently not a freely convertible currency and is subject to foreign exchange controls and restrictions. If the Customer exchanges Renminbi in order to purchase Eligible Wealth Management Products which do not use RMB as the base currency, he/she will face exchange risks (including when buying, and exchanging Renminbi received in the Dedicated Remittance Account into Hong Kong dollars or other currencies after making an exit). There is no guarantee that RMB will not depreciate against other currencies. Changes in exchange rates may adversely affect the investment value of an Eligible Investor's Eligible Wealth Management Products. Although offshore RMB ('CNH') and onshore RMB ('CNY') are the same currency, CNH and CNY are traded at different exchange rates. Any exchange rate difference between CNH and CNY may adversely affect Eligible Investors. The remittance of funds from the Dedicated Remittance Account and the remittance of the redemption proceeds and the relevant investment gains from the Dedicated Investment Account back to the Dedicated Remittance Account and the returning of funds in excess back to the Dedicated Remittance Account as a result of exceeding the Individual Investor Quota or the Aggregate Quota shall only be made in RMB. (In relation to Southbound Scheme, during such processes, if the funds in the Customer's Dedicated Investment Account are denominated in currencies other than RMB, the Bank must convert such currencies to RMB before remitting such funds to the Dedicated Remittance Account.) The foreign exchange market is volatile, the exchange rate of currencies (including RMB) may rise or fall, and price fluctuations may cause substantial losses. All transactions shall be deemed to be concluded by the Customer based on his/her own judgment and consideration, and all risks shall be borne by the Customer.
- In relation to Northbound Scheme, as the Eligible Wealth Management Products under the Northbound Scheme are not investment products authorised by the SFC under Securities and Futures Ordinance (Cap. 571), the relevant offering documents have not been examined by the SFC and the Customer is advised to exercise caution in relation to such offer. The relevant laws and regulations that the Eligible Wealth Management Products are subject to are different from those for the products authorised by the SFC and the risks may also be different. The Mainland Partner Bank should properly conduct sales management, enhance investor suitability management, properly carry out investor risk tolerance assessment, conduct risk matching between investors' risk tolerance and the risks of the investment products and fulfil non-disclosure obligations in accordance with the requirements of the Mainland financial regulators. As the sales are carried out in accordance with the applicable laws and regulations on the Mainland, the Customer should understand the business rules and processes of trading in the investment product market on the Mainland prior to opening an account, set investment objectives based on his/her own risk appetite and assess his/her own risk tolerance objectively. The Mainland Partner Bank is not an authorised institution under Banking Ordinance (Cap.155) and is not subject to the supervision of the HKMA, and the Mainland Partner Bank cannot carry on in Hong Kong any banking business or business of taking deposits. Deposits maintained with the Mainland Partner Bank are not protected by the Deposit Protection Scheme in Hong Kong. The transactions in the Dedicated Investment Account maintained with the Mainland Partner Bank are protected by the laws and regulations and the regulatory systems of the Mainland, which may be different from Securities and Futures Ordinance (Cap. 571) and the rules established thereunder. Therefore, the Customer's investment may not be entitled to the same protection granted to investments in Hong Kong. As the Customer's Dedicated Remittance Account will only be used to transfer funds to or receive funds from the Dedicated Investment Account to which such Dedicated Remittance Account is bound, and to receive investment returns arising from the Northbound Scheme investments, funds in the Dedicated Remittance Account of the Customer should only be used for purchasing Eligible Wealth Management Products or be remitted back to the Dedicated Remittance Account and will not be used for other purposes, the liquidity of the funds of the Customer will as a result be reduced significantly, the liquidity of the Customer's funds may therefore decrease significantly.

- In relation to Southbound Scheme, under the Regulatory Requirements on the Southbound Scheme, in general, transactions conducted by the Bank will be carried out on an 'execution-only' basis, i.e. the Bank will not make any investment recommendation or solicitation. Therefore, the Customer must consider carefully whether the individual Eligible Wealth Management Product is suitable for him/her or not in light of his/her own financial situation and investment objectives. All transactions shall be deemed to be concluded by the Customer based on his/her own judgment and consideration, and all risks shall be borne by the Customer. As the Customer's Dedicated Investment Account will only be used to transfer funds to or receive funds from the Dedicated Remittance Account to which such Dedicated Investment Account is bound, and to receive investment returns arising from the Southbound Scheme investments, funds in the Dedicated Investment Account of the Customer should only be used for purchasing Eligible Wealth Management Products or be remitted back to the Dedicated Remittance Account and will not be used for other purposes. The Bank shall not transfer funds from the Dedicated Investment Account to other accounts (whether in Hong Kong or otherwise) for the Customer, allow the Customer to withdraw cash from the Dedicated Investment Account or use funds in the Dedicated Investment Account for purposes such as pledging such amounts or using such amounts as leverage or guarantee. The liquidity of the Customer's funds may therefore decrease significantly.

Risk Disclosure Statements for Precious Metals And Foreign Exchange Margin Trading

Investment involves risks. You should understand that because of the leverage nature of precious metals and foreign exchange margin trading, the risk of loss in leveraged precious metals and foreign currencies 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. If you cannot be contacted or if there is dramatic market fluctuation resulting in the cash margin being insufficient, your open positions may also 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, investment horizon and investment objectives. You should undertake your own research and study and in particular the risk factors carefully and are advised to seek independent professional advice before making any investment decision. Precious metals and foreign currencies price may adversely affect the value, price or income of any product 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. You have no right to require any delivery or tender delivery of the precious metal in any physical form in Hong Kong or elsewhere under any precious metal margin trading contract. We will not have any duty or liability to appropriate, set aside and/or allot any precious metal in any physical form for or to you. If the Settlement Currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. If you trade on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all. 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. Precious metals and FX margin trading is not equivalent to, nor should it be treated as a substitute for, bank savings or time deposit.

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

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability).