

“Securities Services Welcome Offer” Terms and Conditions:

1. The “Bank” means Bank of Communications (Hong Kong) Limited.
2. “Promotion Period” is from 1 October 2022 to 31 December 2022 (both dates are inclusive).
3. The offer is only applicable to personal customers who fulfilled all the two requirements below (“Eligible Customers”):
 - i. Open a “New Securities Account”; and
 - ii. Choose to receive Securities e-Statements and abandon to receive physical statements during the Promotion Period.
4. 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.
5. 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.
6. “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.
7. “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.
8. 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 31 July 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, FRC Transaction Levy, HKEx Trading Fee, CSRC Securities Management Fee and PRC Stock

Exchange Handling Fee collected by third parties.

9. 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.
10. “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.
11. 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.
12. For all records of services and transactions in the Promotion, the Bank’ s record shall prevail.
13. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
14. All offers and services are subject to their relevant terms and conditions. Please contact our staff for details.
15. 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.
16. The Bank reserves the right to suspend and terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
17. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.
18. 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.

Risk Disclosure:

- This promotional material is for general introduction only. The above information is for reference only and is neither a recommendation, an offer, nor a solicitation for any investment product or service, please visit our website, refer to related product leaflets/offering documents or contact our staff for details of the products. 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.
- 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.