

## New Year Lucky Draw Terms and Conditions

### Promotion Content

1. The "Bank" refers to Bank of Communications (Hong Kong) Limited.
2. The "Promotion" refers to "New Year Lucky Draw" Promotion.
3. Unless specified otherwise, "Eligible Customers" refers to individual customers (based on identification numbers) who hold a valid sole name HKD savings account or sole name HKD current account with the Bank. Employees of the Bank are not eligible to participate in the Promotion.
4. Unless specified otherwise, "Mobile APP" refers to the BOCOM(HK) Mobile Banking APP.
5. Unless specified otherwise, the Promotion will be carried out from 10th February 2024 until 29th February 2024 (both dates inclusive) ("Promotion Period").
6. The New Year Lucky Draw includes "Instant Win" Cash Rewards and Red Packet Lucky Draw.

### The "Instant Win" Cash Rewards

7. During the Promotion Period, Eligible Customers who successfully complete any of the designated task(s) of the "Instant Win" Cash Rewards via the Mobile APP and satisfy the detailed definitions and requirements of that designated task(s) will be entitled to "Instant Win" Cash Rewards Lucky Draw Chance(s). After obtaining the lucky draw chance(s), Eligible Customers can make a lucky draw via the "Lifestyle>Lucky Draw" page on the Mobile APP.
8. The "Instant Win" Cash Rewards Lucky Draw Chance(s) refers to the number of times that Eligible Customers can participate in the "Instant Win" Cash Rewards lucky draw via the "Lucky Draw" page on the Mobile APP.
9. For the number of "Instant Win" Cash Rewards Lucky Draw Chance(s) for each task and the number of "Instant Win" Cash Rewards Lucky Draw Chance(s) that can be accumulated, please refer to the following table:

Designated Tasks		Lucky Draw Chance(s) (each transaction)	Lucky Draw Chance(s) (in total)
Basic Task	Give Red Packet	1 time	10 times
Premium Tasks	First Time FPS Registration (register the Bank as the FPS default receiving bank)	2 times	2 times
	Time Deposit	2 times	10 times

	Foreign Currency Exchange	2 times	10 times
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10. For detailed definitions and requirements of the designated tasks of the "Instant Win" Cash Rewards, please refer to the following table:

Designated Tasks	Definitions and Requirements
Give Red Packet	Successfully transfer one <b>HKD20 or CNY20 or above</b> transaction via "Home > Give Red Packet" function and select "Give Red Packet Now" under "Transaction Type" and "FPS (Instant Transfer)" under "Payment Method" on the Mobile APP.
First Time FPS Registration (register the Bank as the FPS default receiving bank)	<b>Successfully register the Bank as the FPS default receiving bank for the first time</b> with your mobile number, email address, HKID Number or FPS identifier via "Profile > FPS Service Setting" function on the <b>BOCOM(HK) Page</b> of the Bank's Mobile APP.
Time Deposit	Successfully place one time deposit with <b>a deposit period of at least 3 months or above</b> via "Home > Time Deposit > Set up Time Deposit" function on the Mobile APP(Excluding "Time Deposit–My Choice" and "Club Deposit").
Foreign Currency Exchange	Successfully make one <b>instant</b> foreign currency exchange transaction via "Home > FX Zone > Foreign Exchange" function on the Mobile APP.

11. The above completed designated tasks (if applicable) must remain valid during the Promotion Period and at the time when the cash rewards are deposited. The relevant cash rewards will be forfeited if the related designated task(s) is/are not valid at the time when the cash rewards are deposited, and the Bank will not make any reissue or compensation.
12. The cash rewards for the "Instant Win" Cash Rewards and their corresponding quota are listed in the following table:

Rewards	Quota
HKD888	8
HKD188	18

HKD88	88
HKD8.8	1,888
HKD2.8	8,888

13. The same Eligible Customer can **enjoy a maximum of one HKD888 Cash Reward and one HKD188 Cash Reward** and there is no upper limit on the number of times that the remaining cash rewards can be obtained repeatedly.
14. The cash rewards under the "Instant Win" Cash Rewards are assigned with specific probabilities of winning. Even though an Eligible Customer obtains the "Instant Win" Cash Rewards Lucky Draw Chance(s) and makes a lucky draw, it does not mean that the Eligible Customer will necessarily receive any of the aforementioned rewards.
15. If the sole name HKD savings account or sole name HKD current account of an Eligible Customer has an abnormal status, has been closed or any other issue, that Eligible Customer can no longer participate in the "Instant Win" Cash Rewards lucky draw even though he/she has obtained the "Instant Win" Cash Rewards Lucky Draw Chance(s) and his/her eligibility for the Promotion will be cancelled and the Bank will not make any reissue or compensation.
16. If an Eligible Customer successfully draws a cash reward, the system of the Bank will deposit the cash reward **instantly** into the sole name HKD savings account or sole name HKD current account maintained by that Eligible Customer with the Bank (the deposit will be determined by the Bank at its absolute discretion).
17. When crediting the cash rewards, if the winner 's Internet Banking service is invalid, or his/her sole name HKD savings account or sole name HKD current account has an abnormal status, has been closed or any other issue, the winner can no longer receive the cash rewards, and his/her eligibility for the cash rewards will be cancelled, and the Bank will not make any reissue or compensation.
18. The cash rewards for the "Instant Win" Cash Rewards will be offered on a "First-win-first-reward" basis. **When all cash rewards have been distributed, the "Instant Win" Cash Rewards lucky draw will end immediately** and Eligible Customers can no longer use their "Instant Win" Cash Rewards Lucky Draw Chance(s). The Bank will not make any reissue or compensation for any unused "Instant Win" Cash Rewards Lucky Draw Chance(s).
19. **The "Instant Win" Cash Rewards Lucky Draw Chance(s) obtained by Eligible Customers must be used within Promotion Period** and will be forfeited upon expiration. The Bank will not make any reissue or compensation for any expired "Instant Win" Cash Rewards Lucky Draw Chance(s).

#### **The Red Packet Lucky Draw**

20. **Eligible Customers only need to complete all types of designated tasks once each from the "Instant Win" Cash Rewards to be automatically entered into the Red Packet Lucky Draw.**
21. Winners will receive a cash reward of **HKD8,888**. There will be **3 winners** in total and the winners will be randomly selected by the Bank's computer.
22. The Bank will announce the list of winners on the Bank's website (www.hk.bankcomm.com) on or before 31st

March 2024.

23. If an Eligible Customer successfully wins the cash reward of the Red Packet Lucky Draw, the Bank will deposit the cash reward into the sole name HKD savings account or sole name HKD current account maintained by that Eligible Customer with the Bank within one month after the date of announcement of winners (the deposit account will be determined by the Bank at its absolute discretion).
24. When crediting the cash reward of the Red Packet Lucky Draw, if the winner's Internet Banking service is invalid, or his/her sole name HKD savings account or sole name HKD current account has an abnormal status, has been closed or any other issue, the winner can no longer receive the cash reward and his/her eligibility for the cash reward will be cancelled, and the Bank will not make any reissue or compensation.

### **General Terms and Conditions**

25. All services and transaction records involved in the Promotion are subject to the Bank's records. The Bank shall not be liable for any delay or loss of or error in information submitted by customers or any such information being unrecognizable due to any technical problems arising from computers or network. All Dates and Time related to this Promotion (including but not limited to Dates and Time of participating in this Promotion) are subject to the Bank's system and the decision of the Bank shall be final and conclusive.
26. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or any discount offers.
27. The method of collecting all rewards will be arranged by the Bank.
28. The Bank reserves the final right to change any rewards.
29. If the relevant rewards are out of stock or have other problems, the Bank reserves the right to replace them with other rewards or gifts and the value or nature of the relevant rewards or gifts may be different from the original rewards without further notice to the relevant customers.
30. All products and services involved in the Promotion are subject to the relevant terms and conditions and for details, please contact our staff.
31. No person other than Eligible Customers and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce any term of these terms and conditions or to enjoy the benefit of any term under these terms and conditions.
32. Any transactions involving fraud or fraudulent, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to the Promotion.
33. The Bank reserves the right to suspend or terminate the Promotion and amend any terms and conditions at any time without prior notice.
34. In the event of a dispute arising out of the Promotion, the interpretation of these terms and conditions and the eligibility for any rewards, the decision of the Bank shall be final and conclusive.
35. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the Chinese version of the terms and conditions shall prevail.

36. The Bank only provides electronic versions of the terms and conditions for the above Promotion. Please download and save the documents for your future reference. Please note that you may not be able to view or download the documents online again after the Promotion Period. If you do not agree with the above arrangement or if you need any assistance, please contact our staff.

### **Risk Disclosure Statements**

#### **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 to 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.

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