

## 「Next Station for Brighter Future」 Promotion (October to December 2023)

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### General Terms and Conditions

1. The "Bank" refers to Bank of Communications (Hong Kong) Limited.
2. Unless specified otherwise, the "Promotion" refers to "Next Station for Brighter Future" Promotion.
3. Unless specified otherwise, "Customer(s)" refers to individual customer(s) (including sole name and joint names account) of the Bank's retail banking line.
4. Unless specified otherwise, "Promotion Period" is from 1<sup>st</sup> October 2023 to 31<sup>st</sup> December 2023 (both dates inclusive).
5. All services and transaction records involved in this 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.
6. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or any discount offer.
7. The method of collecting all rewards will be arranged by the Bank.
8. 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.
9. "BComBEST Private Services" Customers have to maintain "Average Daily Relationship Balance" of HK\$5,000,000 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 the termination of service with not less than 1 month's notice. After terminating the "BComBEST Private Services", customers will become BComBEST Customers automatically and have to fulfil the relevant "Average Daily Relationship Balance" requirement, otherwise a monthly maintenance fee of HK\$300 will be charged.
10. "BComBEST Services" Customers have to maintain "Average Daily Relationship Balance" of HK\$1,000,000 equivalent or above with the Bank. If the criterion of "Average Daily Relationship Balance" is not satisfied, a monthly maintenance fee of HK\$300 will be charged. BOCOM FORTUNE Customers have to maintain "Average Daily Relationship Balance" of HK\$200,000 equivalent or above with the Bank. If the criterion is not satisfied, the Bank reserves the right to charge monthly maintenance fee (if applicable) and terminate the BOCOM FORTUNE Services of the corresponding customer at its sole discretion.
11. "Average Daily Relationship Balance" of a month is calculated based on the aggregate value of daily credit balance of the following items divided by the number of days in that month: 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 Services", "BComBEST Services" and "BOCOM FORTUNE Services" Customers are subject to the relevant terms and conditions. Please contact our staff for details of the relevant terms and conditions.
13. The Bank is not the supplier(s) of gift / gift card / membership / coffee vouchers, their use is subject to the the relevant terms and conditions of the supplier(s) (if applicable). For details, please refer to the relevant terms and conditions. If Customers have any inquiry, comment or complaint about the gift / gift card / membership / coffee vouchers or the quality of the related services, please contact the relevant supplier(s) directly. The Bank shall not be responsible for any matter in relation to the gift / gift card / membership / coffee vouchers or the related services. Any disputes arising from the gift / gift card / membership / coffee vouchers or the related services should be resolved between the Customers and the relevant supplier(s).
14. All transaction amounts under this Promotion will be calculated in HKD. If the transaction is in a currency other than HKD, the transaction amount will be converted into its equivalent amount in HKD on the transaction date at the foreign exchange rate determined by the Bank from time to time at its sole discretion. The Bank reserves the right to revise the exchange rates without prior notice.
15. All products and services involved in this Promotion are subject to the relevant terms and conditions and for details, please contact our staff.
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 any term of these terms and conditions or to enjoy the benefit of any term under these terms and conditions.
17. Any transactions involving deceitful or fraudulent, false, unauthorized, cancelled, refunded or un-posted transactions will not be applicable to this Promotion.
18. The Bank reserves the right to suspend or terminate this Promotion and amend any terms and conditions at any time without prior notice.
19. In the event of a dispute arising out of this Promotion, the interpretation of these terms and conditions and the eligibility for any rewards, 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.

## 1st Station: Online Account Opening or Upgrading and Rewards Registration

### (1) Wealth Management Services Welcome Rewards

1. This reward is only applicable to Customers who fulfilled all the requirements below (or known as "Eligible Wealth Management Customers"):
- 1.1. Have not signed up for relevant wealth management services between 1<sup>st</sup> October 2022 and 30<sup>th</sup> September 2023; and
- 1.2. Successfully sign up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services during the Promotion Period (including customer who joined BComBEST 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 customer who converted from BComBEST Private Services to BComBEST Services or BOCOM FORTUNE Services, converted from BComBEST Services to BOCOM FORTUNE Services or customer who cancel and re-apply the relevant wealth management services during the Promotion Period).
2. Eligible Wealth Management Customers who maintained designated "Average Daily Relationship Balance" for the second, the third and the fourth months after the service signing up month will be entitled to "Average Daily Relationship Balance" Reward.
3. Eligible Wealth Management Customers who fulfilled the requirement which are mentioned in Clause 2 of the Terms and Conditions of Wealth Management Services Welcome Rewards and successfully completed the below items, will be entitled to extra Rewards:
- 3.1. Successfully open Precious Metals and FX Margin Trading Account, Securities Account, Investment Funds Account, Equity Linked Investment Account or Debt Instrument Account during or before the Promotion Period will be entitled to extra HK\$200 Cash Reward;
- 3.2. Successfully sign up for BComBEST Private Services and BComBEST Services through Internet Banking or Mobile Banking during the Promotion Period will be entitled to extra \$500 Cash Reward; sign up for BOCOM FORTUNE Services will be entitled to extra HK\$150 Cash Reward.

Details of Cash Rewards as below:

Wealth Management Services	"Average Daily Relationship Balance" for the 2 <sup>nd</sup> , 3 <sup>rd</sup> and 4 <sup>th</sup> months after service signing up month (HKD Equivalent)	Cash Reward for "Average Daily Relationship Balance" (HKD)	Cash Reward for Investment Account Opening (HKD)	Cash Reward for Online Application (HKD)
BComBEST Private Services	\$10,000,000 or above	\$6,600	Extra \$200	Extra \$500
	\$5,000,000 - below \$10,000,000	\$3,200		
BComBEST Services	\$3,000,000 - below \$5,000,000	\$1,600		
	\$1,000,000 - below \$3,000,000	\$800		
BOCOM FORTUNE Services	\$200,000 or above	\$100		Extra \$150

4. Each Eligible Wealth Management Customer can only be entitled to Cash Rewards at most once in the Promotion.
5. When the Cash Rewards are arranged to Eligible Wealth Management Customers, they: i) 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 must not terminate nor downgrade the wealth management services on or before that date; and ii) maintain at least one type of accounts which are mentioned in Clause 3.1 of the Terms and Conditions of Wealth Management Services Welcome Rewards (if applicable), otherwise the relevant rewards will be forfeited.
6. Cash Rewards will be credited into Eligible Wealth Management Customer's HKD savings account or HKD current account with the Bank on or before 31<sup>st</sup> May 2024. The account into which Cash Rewards will be credited will be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Wealth Management Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the Cash Rewards, otherwise the Bank will cancel their eligibility for receiving the Cash Rewards without further notice or re-issuance.
7. 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 rewards rewarded to the Customers from their account(s) maintained with the Bank without prior notice.

### (2) High Interest Savings Deposit Promotion for Personal Customers

1. The promotion period of High Interest Savings Deposit Promotion is from 1<sup>st</sup> October 2023 to 30<sup>th</sup> November 2023 (both dates inclusive) ("High Interest Savings Deposit Promotion Period").
2. This promotion is only applicable to the Bank's retail banking personal customers (including single-named and joint-named customers, but excluding the Bank's Mortgage Income Account customers), who have newly opened or already maintained valid deposit accounts with the Bank and successfully register for this promotion during the High Interest Savings Deposit Promotion Period ("Eligible Deposit Customer"). Each Eligible Deposit Customer can register for this promotion once only.
3. Registration steps: Customers can register for this promotion 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](https://eb.hk.bankcomm.com/eb/gateWay/gwPromoRegForm.do?locale=en_US). Select Promotion Code **202310WMD0000052** and fill in customer registration information: name of account holder, identity card / passport number and local mobile phone number.

#### 4. Extra Savings Deposit Rate ("Extra Interest") up to 4%

- 4.1 Each Registration Period corresponds to a Counting Period of 3 months and is divided into 3 stages separately. Comparing with September 2023's Average Savings Deposit Balances, if Eligible Deposit Customer's every Stage Average Savings Deposit Growth reaches HKD100,000 or equivalent, the Eligible Deposit Customer will get Extra Interest. Details are as below:

Year 2023	Registration Period	Counting Period	Stage Average Savings Deposit Growth (HKD equivalent)	Extra Interest (annual interest rate)	Maximum Amount of Stage Average Savings Deposit Growth for Calculating Extra Interest for Each Stage (HKD equivalent)
Stage 1	October 2023	November 2023	\$100,000 or above	2%	\$20,000,000
	November 2023	December 2023			
Stage 2	October 2023	December 2023	\$100,000 or above	3%	\$20,000,000, or not more the Stage Average Savings Deposit Growth eligible for calculating Extra Interest for the Stage 1 (whichever is lower)
	November 2023	January 2024			
Stage 3	October 2023	January 2024	\$100,000 or above	4%	\$20,000,000, or not more the Stage Average Savings Deposit Growth eligible for calculating Extra Interest for the Stage 1 (whichever is lower)
	November 2023	February 2024			

- 4.2 Savings Deposit refers to deposit amount of Savings Account(s) and Current Account(s). Negative overdraft amount will be treated as equivalent to HKD 0 for calculation purposes.
- 4.3 Average Savings Deposit Balances refer to sum of all daily balances of Savings Deposit of a particular month under the name of the same Eligible Deposit Customer and divided by the number of days of that month. However, days that the customer has not opened the account or the account is already closed, will not be counted. All of the account balances will be calculated in HKD equivalent. If the deposits are not HKD, the amount will be converted to the equivalent HKD based on the foreign exchange rate(s) determined by the Bank from time to time at its sole discretion.
- 4.4 Stage Average Savings Deposit Growth refers to net growth amount deducted by Average Savings Deposit Balances of each Stage minus Average Savings Deposit Balances of September 2023, no reward will be entitled for less than HKD100,000 equivalent of Stage Average Savings Deposit Growth.
- 4.5 Only the amount of Stage Average Savings Deposit Growth will be used to calculate and entitled to the Extra Interest.

- 4.6 Continuous Participation Requirement: Except for Stage 1, Eligible Deposit Customer must have received Extra Interest of Stage 1 to be participating in Stage 2; Eligible Deposit Customer must have received Extra Interest of Stage 2 to be participating in Stage 3. If Eligible Deposit Customers fails to meet the above-mentioned positive growth amount requirements at the end of every Stage, they will be disqualified without further notice.
- 4.7 Each Eligible Deposit Customer's maximum amount of Stage Average Savings Deposit Growth for calculating Extra Interest: HKD20,000,000 equivalent for Stage 1; whereas HKD20,000,000 equivalent, or not more the Stage Average Savings Deposit Growth eligible for calculating Extra Interest for the Stage 1 (whichever is lower) for Stage 2 and Stage 3 respectively. Each Eligible Deposit Customer will only get Extra Interest once for each Stage.
- 4.8 Customers can use, deposit and withdraw to/from all of their Savings and Current Account as usual during Counting Period.
- 4.9 Customer can be entitled to Extra Interest and basic prevailing deposit interest simultaneously. These two kinds of interest are calculated separately. If a customer is not entitled to the Extra Interest, it shall not affect the calculation for his/her basic prevailing deposit interest.
- 4.10 How to calculate the Extra Savings Deposit Rate ("Extra Interest"): For a particular Stage, customer's Stage Average Savings Deposit Growth entitled for Calculating Extra Interest X Extra Interest of that Stage (Annual Interest Rate) X total number of dates of that Stage ÷ 365 days, and then corrected to 2 decimal places. Assume a customer enrolled in October 2023 and his/her Stage Average Savings Deposit Growth entitled for calculating Extra Interest is HK\$1,000,000 equivalent for all 3 Stages:

Year 2023	Counting Period	Stage Average Savings Deposit Growth entitled for calculating Extra Interest (HKD equivalent)	Calculation and Extra Interest (HKD)
Stage 1	November 2023	\$1,000,000	1,000,000 X 2% X 30 ÷ 365 = Extra Interest HKD1,643.84
Stage 2	December 2023	\$1,000,000	1,000,000 X 3% X 31 ÷ 365 = Extra Interest HKD2,547.95
Stage 3	January 2024	\$1,000,000	1,000,000 X 4% X 31 ÷ 365 = Extra Interest HKD3,397.26

- 4.11 All the examples and illustrations above are for reference only and they do not represent any guarantee of rewards.
- 4.12 Extra Interest of all the 3 Stages will be credited to Eligible Deposit Customers' HKD Savings Account or HKD Current Account in April 2024 and the Bank shall decide which account to be credited. Extra Interest will be recorded in the transaction history of the mentioned account with no prior notice. Eligible Deposit Customers must maintain a valid HKD Savings Account or HKD Current Account of the Bank when the Bank credits the Extra Interest, otherwise, the Bank will cancel their eligibility to receive the Extra Interest without further notice or re-issuance.

## 2nd Station: Choose your Banking Route with your Different Financial Needs

### Route 1: FX

#### (1) "FX Pre-Order" Transaction Reward

1. Customers who conduct "FX Pre-Order" transaction in any currency offered by the Bank through their designated relationship manager during the Promotion Period with the accumulated transaction amount (in HKD equivalent) up to the amount stated below can enjoy a cash reward of up to HK\$12,888. The details are as follows:

Accumulated Transaction Amount of "FX Pre-Order" Transactions	Cash Reward
HK\$800,000 – HK\$1,999,999.99	HK\$288
HK\$2,000,000 – HK\$4,999,999.99	HK\$688
HK\$5,000,000 – HK\$9,999,999.99	HK\$1,388
HK\$10,000,000 – HK\$29,999,999.99	HK\$3,888
HK\$30,000,000 – HK\$49,999,999.99	HK\$6,888
HK\$50,000,000 or above	HK\$12,888

2. Each "FX Pre-Order" transaction will be converted into Hong Kong dollars at the exchange rate on the transaction date for calculating its transaction amount.
3. The accumulated transaction amount will be automatically calculated after Customers have successfully conducted an "FX Pre-Order" transaction.
4. If the relevant transaction fulfills the conditions of and is eligible for rewards of other promotion programs held at the same time, customers may also enjoy the other promotion offers.
5. Cash reward will be credited into Customers' HKD current account or HKD savings account with the Bank on or before 31st January 2024 and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the cash reward, otherwise the Bank will cancel their eligibility for receiving the cash reward without further notice or re-issuance.

#### (2) Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate

1. This promotional offer is only applicable to Customers who open a "New Precious Metals and Foreign Exchange Margin Trading Account" during the Promotion Period ("Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers");
2. Privilege 1: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who open a "New Precious Metals and Foreign Exchange Margin Trading Account" during the Promotion Period and satisfy the following requirements can enjoy a cash reward under either clause 2.1 or 2.2 below once:
- 2.1. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully open a "New Precious Metals and Foreign Exchange Margin Trading Account" during the Promotion Period can enjoy a cash reward of HKD100; or
- 2.2. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully open a "New Precious Metals and Foreign Exchange Margin Trading Account" via the Bank's Internet Banking within seven calendar days from the date on which they successfully open a savings account with the Bank and use that savings account as the settlement account of the "New Precious Metals and Foreign Exchange Margin Trading Account" can enjoy a cash reward of HKD200.
3. Privilege 2: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully conduct one or more Precious Metals/USD Foreign Exchange Margin transaction(s) during the Promotion Period can enjoy a trading spread rebate of up to HKD50.
4. Privilege 3: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully conduct one or more Precious Metals/USD Foreign Exchange Margin transaction(s) via "Bank of Communications(Hong Kong)" Mobile App during the Promotion Period can enjoy a trading spread rebate of up to HKD50.
5. Privilege 4: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully conduct Precious Metals/USD Foreign Exchange Margin transaction(s) with accumulated transaction amount equivalent to USD 1 million or above via "Online Trading Channels" during the Promotion Period, can enjoy trading spread rebate for those transactions. The amount of the trading spread rebate is calculated at 0.005% of the transaction amount. The maximum amount of the trading spread rebate is HKD20,000. Accumulated transaction amount does not include any unfilled standing orders, foreign exchange of margin balance and/or any corrective trading.
6. "New Precious Metals and Foreign Exchange Margin Trading Account" refers to the account whose account holder has not maintained any Precious Metals and Foreign Exchange Margin Trading Account with the Bank (whether in sole name, joint-name or corporate name) within 365 days immediately preceding the opening of that Precious Metals and Foreign Exchange Margin Trading Account.
7. The trading date is based on the trading date recorded in the statement.
8. "Online Trading Channels" of the Bank include "Bank of Communications(Hong Kong)" Mobile App and Internet Banking Services.
9. Transaction amount will be calculated on an account basis. The transaction amount in different account(s) under the name of Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers will not be aggregated for calculation. Each account of a Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customer will be entitled to each of Privilege 1, Privilege 2, Privilege 3 and Privilege 4 only once.
10. All rebates will be credited into the Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers' Precious Metals and Foreign Exchange Margin Trading Accounts on or before 29th February 2024. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers must still maintain the Precious Metals and Foreign Exchange Margin Trading Account at the time of the rebates being credited into 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 are credited, the Bank will cancel all privileges relating to that Precious Metals and Foreign Exchange Margin Trading Account, nor will the Bank arrange for re-issuance of the rebates.
11. The exchange rate of the base currency to USD will be determined by the Bank at its sole discretion. In the event of a dispute over the calculation of rebates, the decision of the Bank shall be final and conclusive.
12. All services and transaction records involved in this promotion are based on the Bank's records and are bound by the relevant terms and conditions of such services. For details, please inquire

- with the Bank's staff.
13. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or any discount offers.

## Route 2: Investment

### (1) Investment Privileges

#### 1. Investment Funds Welcome Privileges

- 1.1 "New Investment Funds Customers – BComBEST Private Services" Privileges
- 1.1.1 The privilege is only applicable to "New Investment Funds Customers – BComBEST Private Services" 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 is reimbursed.
- 1.1.2 "New Investment Funds Customers – BComBEST Private Services" 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 HKD500,000 or equivalent.
- 1.1.3 Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD500,000 or equivalent): For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the "New Investment Funds Customers – BComBEST Private Services" 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 Customers – BComBEST Private Services" will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate.
- 1.1.4 "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 April 2023 to 30th September 2023 (both dates inclusive), and sign up for Investment Funds Account with the Bank during the Promotion Period.
- 1.2 "New Investment Funds Customers – BComBEST Services" Privileges
- 1.2.1 The privilege is only applicable to "New Investment Funds Customers – BComBEST Services" who have successfully joined "BComBEST Services" before or during the Promotion Period, and continuously maintain the "BComBEST Services" qualifications until the Subscription Fee Rebate amount is reimbursed.
- 1.2.2 "New Investment Funds Customers – BComBEST Services" 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.
- 1.2.3 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 "New Investment Funds Customers – BComBEST Services" 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 Customers – BComBEST Services" will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate.
- 1.2.4 "New Investment Funds Customers - BComBEST Services" refers to BComBEST Customers who do not hold any Investment Funds Account with the Bank during the period from 1st April 2023 to 30th September 2023 (both dates inclusive), and sign up for Investment Funds Account with the Bank during the Promotion Period.
- 1.3 "New Investment Funds Customers - BOCOM FORTUNE Services and general Customers" Privileges
- 1.3.1 New Investment Funds Customers- BOCOM FORTUNE Services and general 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.
- 1.3.2 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. There is no maximum limit on the Subscription Fee Rebate.
- 1.3.3 "New Investment Funds Customer- BOCOM FORTUNE Services and general Customers" refers to BOCOM FORTUNE Services and general Customers who do not hold any Investment Funds Account with the Bank during the period from 1st April 2023 to 30th September 2023 (both dates inclusive), and sign up for Investment Funds Account with the Bank during the Promotion Period.
- 1.4 Applicable to "New Investment Funds Customers - BComBEST Private Services", "New Investment Funds Customers – BComBEST Services" and "New Investment Funds Customers- BOCOM FORTUNE Services and general Customers" Privileges:
- 1.4.1 Subscription Fee Rebate is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
- 1.4.2 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 amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.
- 1.4.3 As to which customer segment the eligible customer of Investment Funds Welcome Privileges belongs to, the decision of the Bank shall be final and conclusive.
- 1.4.4 The Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Welcome Privileges on or before 31st March 2024. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

#### 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 "Selected Investment Funds 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.
- 2.1.2 "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 April 2023 to 30th September 2023 (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.
- 2.2.2 "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 April 2023 to 30th September 2023 (both dates inclusive).
- 2.3 Applicable to "Selected Investment Funds Customers" and "Existing Investment Funds Customers" Privileges:
- 2.3.1 The Subscription Fee Rebate offer is only applicable to Investment Fund subscription with net subscription fee equal to 1% or above.
- 2.3.2 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 amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.
- 2.3.3 The Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Subscription Privileges on or before 31st March 2024. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

#### 3. Investment Funds Online Subscription Privileges

- 3.1 All Investment Funds Customers who subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank; and the Accumulated Transaction Amount (HKD equivalent) exceeds the below specific amount, will be entitled to Extra Subscription Fee Rebate ("Extra Subscription Fee Rebate") as follows:

Investment Funds Online Subscription Accumulated Transaction Amount (HKD equivalent)	Extra Subscription Fee Rebate (HKD)
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880,000 – 2,879,999.99	888
2,880,000 or above	3,888

3.2 Applicable to "Investment Funds Online Subscription Privileges":

- 3.2.1 The Extra Subscription Fee Rebate offer is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
- 3.2.2 Every Eligible Customer of Investment Funds Online Subscription Privileges is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.
- 3.2.3 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 amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.
- 3.2.4 The Extra Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Online Subscription Privileges on or before 31st March 2024. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

4. Investment Funds Transfer-in Privileges

- 4.1 Customers of "BComBEST Private Service", "BComBEST Services" and "BOCOM FORTUNE" who successfully transfer in "Eligible Investment Funds" into their investment funds accounts with the Bank during the Promotion Period and continuously maintain the "Eligible Investment Funds" for 6 months or above will be entitled to a reward of HKD500 for every accumulated market value of HKD200,000 (or equivalent). The maximum amount of reward that each Customer may get during the Promotion Period is HKD10,000.
- 4.2 The market value of "Eligible Investment Funds" transferred in will be calculated in HKD. If the unit price of the investment funds is in a currency other than HKD, the relevant market value will be converted to its equivalent amount in HKD on the transfer-in transaction date at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the right to amend the exchange rates without prior notice.
- 4.3 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.
- 4.4 "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.
- 4.5 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 Reward is reimbursed.
- 4.6 The 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 2024. The relevant Investment Funds Account must still be valid when the Reward amount is credited, otherwise the privilege(s) will be forfeited.

5. Linked Investment Products Subscription Privileges

5.1 "New Equity Linked Investments Customers" Privileges

- 5.1.1 "New Equity Linked Investments Customers" who successfully subscribe for Equity Linked Investments of an accumulated transaction amount of HKD200,000 (or equivalent) through the Bank's branches during the Promotion Period will be entitled to an "Welcome Extra Interest Rate Reward" of HKD1,000. Each New Equity Linked Investments Customer can get the Welcome Extra Interest Rate Reward only once. New Equity Linked Investments Customers may enjoy the following reward for subsequent transaction amount exceeding the initial HKD200,000 (or equivalent): Customers who successfully subscribe for Equity Linked Investments through the Bank's branches during the Promotion Period will be entitled to an Extra Interest Rate Reward of HKD100 for every accumulated transaction amount of HKD100,000 (or equivalent). There is no cap on the amount of Extra Interest Rate Reward.
- "New Equity Linked Investments Customers" who successfully subscribe for Equity Linked Investments through the Bank's branches during the Promotion Period for an accumulated transaction amount of less than HKD200,000 (or equivalent) but more than HKD100,000 (or equivalent) will still be entitled to an Extra Interest Rate Reward of HKD100.

- 5.1.2 "New Equity Linked Investments Customers" refer to Customers who have not held any Equity Linked Investments Account with the Bank during the period from 1st April 2023 to 30th September 2023 (both dates inclusive).

5.2 "Selected Equity Linked Investments Customers" Privileges

- 5.2.1 "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.
- 5.2.2 "Selected Equity Linked Investments Customers" refer to Customers who have not subscribed any Equity Linked Investments through the Bank during the period from 1st April 2023 to 30th September 2023 (both dates inclusive).

5.3 "Existing Equity Linked Investments Customers" Privileges

- 5.3.1 "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.
- 5.3.2 "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 April 2023 to 30th September 2023 (both dates inclusive).

5.4 "Selected Currency Linked Investments Customers" Privileges

- 5.4.1 "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.

- 5.4.2 "Selected Currency Linked Investments Customers" refers to Customers who have not subscribed any Deposit EXTRA through the bank during the period from 1st April 2023 to 30th September 2023 (both dates inclusive). Customers who have made any Deposit EXTRA-transaction during the mentioned period, shall not be "Selected Currency Linked Investments Customers".

- 5.5 The transaction amount will be calculated in HKD. If the subscription transaction is in a currency other than HKD, the relevant transaction amount will be converted to its equivalent amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.

- 5.6 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 31st March 2024. The relevant Linked Investment Products Account and the settlement account must still be valid when the Extra Interest Rate Reward is credited, otherwise the privilege(s) will be forfeited.

### Route 3: Securities

#### (1) Securities Services Welcome Offer

1. The following offer/reward 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 give up receiving 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 open the "New Securities Account" within the Promotion Period and satisfy any one of the following two requirements, can enjoy HKD 200 cash reward:
- 3.1 Open the "New Securities Account" via the "Remote Account Opening" function of "BOCOM(HK) Mobile Application"; or
- 3.2 Upon the opening of the savings account with the Bank, open the "New Securities Account" via "BOCOM(HK) Securities Mobile Application" or Internet Banking Services within seven calendar days (Note: the first calendar date means the opening date of the savings account), and uses the savings account as the settlement account of the "New Securities Account".
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.
- "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 commission rebate offer.
  - The brokerage commission settled in RMB will be converted into HKD at the exchange rate determined from time to time by the Bank. The brokerage commission will be deducted upfront according to "Charges of Securities Trading Services" of the Bank. The commission rebate amount will be based on the actual amount of brokerage commission 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, FRC Transaction Levy, CSRC Securities Management Fee and PRC Stock Exchange Handling Fee collected by third parties.
  - The commission rebate/cash reward will be credited to the "New Securities Account" on or before 31<sup>st</sup> July 2024.
  - Eligible Customers must still maintain the "New Securities Account" at the time of commission rebate/cash reward. If the Eligible Customers select to receive physical copies of Securities Statement on or prior to the date of commission rebate/cash reward, the Bank will cancel the Customers' eligibility to receive the commission rebate/cash reward without replenishment.
  - "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.
  - 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.
  - 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.

## (2) Securities Deposit Privileges

- During the Promotion Period, customers deposit Eligible Securities, in physical scrip or via Central Clearing and Settlement System ("CCASS"), with market value of every HK\$100,000, into the Bank's securities accounts, can be entitled to cash reward of HK\$100. The amount of cash reward is capped at HK\$5,000.
- "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), as well as the iBonds, Silver Bonds & Retail Green Bonds issued by the Government of the HKSAR of the PRC).
- 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.
- 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.
- Cash Reward of Deposit Securities Rewards will be credited to the Securities Accounts of the customers on or before 31<sup>st</sup> January 2024. 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.
- 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.

## (3) Monthly Stocks Investment Plan Offer

- 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.
- 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.
- 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.
- 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.
- 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.
- The maximum monthly contribution amount paid by Bank of Communications Credit Card is subject to the corresponding credit limit.
- MSIP is subject to the relevant terms and conditions. For details, please refer to "Monthly Stocks Investment Plan Terms and Conditions".

## Route 4: Financing

### (1) "Asset-Link Secured Overdraft" service - new customer and overdraft utilization offer

- This promotion offer is only applicable to Customers who (i) successfully apply for "Asset-Link Secured Overdraft" service and have the relevant overdraft facility become effective during the Promotion Period; or (ii) the existing "Asset-Link Secured Overdraft" customers ("Eligible Customer").
- Eligible Customers who fulfilled the following requirements will receive a Cash Reward and the details are as follows:
  - Eligible Customers who successfully apply for "Asset-Link Secured Overdraft" service through eBanking and have the relevant overdraft facility become effective during the Promotion Period will receive HK\$1,000 Cash Reward.
  - Eligible Customers who achieve designated average overdraft utilization amount will receive Cash Reward, details as follows:
 

Average overdraft utilization amount within the Promotion Period (3 months)	Cash Reward (HK\$)
Amount equal to or larger than HK\$500,000 to less than HK\$1,000,000	\$1,000
Amount equal to or larger than HK\$1,000,000 to less than HK\$3,000,000	\$2,000
Amount equal to or larger than HK\$3,000,000	\$3,000
- Average overdraft utilization amount within the Promotion Period (3 months) is calculated by: The sum of overdraft utilization amount of each calendar day within the Promotion Period ÷ number of calendar day within the Promotion Period.
- The Bank will credit the relevant Cash Reward into Eligible Customer's Designated Current Account of the "Asset-Link Secured Overdraft" service on or before 31<sup>st</sup> March 2024. Cash Rewards will be reflected in the transaction records of the account and no separate notification will be provided.
- Each Eligible Customer can only be entitled to Cash Rewards at most once in the Promotion Period. Customers who enjoyed cash reward in the 2023 3<sup>rd</sup> Quarter "Asset-Link Secured Overdraft" new customer and overdraft utilization offer is not eligible for this offer.
- Eligible Customers shall still maintain their "BComBEST Private Service" and "Asset-Link Secured Overdraft" service and has not exceeded the facility limit and its margin call ratio/enforcement ratio has not been triggered when the Cash Reward is disbursed, otherwise the Bank will cancel the Cash Reward and no separate notification will be provided.
- The Bank has the right to decide whether to accept the application for "Asset-Link Secured Overdraft" service based on the Customers' credit reports and the information provided by the Customer.

## Route 5: Online Time Deposit

### (1) "Online Time Deposit" Offer

1. The Promotion Period of this offer is from 3<sup>rd</sup> October 2023 to 30<sup>th</sup> December 2023 (both dates inclusive).
2. "Online Time Deposit" refers to flash offer of "Online New Fund Time Deposit" and "Online Delighted Time Deposit".
3. The validity period of promotion code is from 11am till 8pm of each business day from Mondays to Fridays; and from 9am till 4pm of each business day on Saturdays. In case of any dispute, the Bank reserves the right of final decision.
4. For the latest preferential interest rates of "Online Time Deposit", please refer to the Bank's website or contact our staff for details.
5. The preferential interest rates are for reference only and are not guaranteed. The Bank will confirm and advise the final applicable interest rate at the time when Customers place the "Online Time Deposit".
6. The interest rates of flash offer of "Online New Fund Time Deposit" are applicable to the sole-named BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code with "Eligible New Fund Balance" via the Bank's Mobile Banking or Internet Banking. Such interest rates are not applicable to joint-named individual accounts.
7. "Eligible New Fund Balance" refers to the above sole-named customer's (excluding joint-named accounts) and corporate customer's incremental balance when comparing their aggregate deposit balance at the time of placing "Online New Fund Time Deposit" with the balance of deposits in the same currency as of the previous month end, after deduction of the sum of principal amount of time deposits in the same currency which has been entitled to all new fund offers in the current month. The balance of all accounts, including sole-named savings accounts, current accounts and time deposits in the same currency will be counted towards the calculation of "Eligible New Fund Balance", but excluding funds transferred from Customer's own joint-name accounts maintained with the Bank. In case of any dispute on the definition of "Eligible New Fund Balance", the Bank reserves the right of final decision.
8. The interest rates of "Online Delighted Time Deposit" are only applicable to BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code via the Bank's Mobile Banking or Internet Banking.
9. The interest rates of "Online Delighted Time Deposit" are applicable to both new and existing funds.
10. The quota of this offer is limited and this offer is available on a first-come-first served basis. The Bank reserves the right to suspend or terminate this offer at any time without prior notice.

## Route 6: Cross-boundary Services

### (1) "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 ("Cross-boundary Wealth Management Connect Scheme Eligible Customers"):
  - 1.1 New customers who successfully open the account of Cross-boundary Wealth Management Connect ("WMC") during the Promotion Period.
  - 1.2 New customers should sign up and finish all account opening procedures of WMC during the Promotion Period.
2. New customers refers to customers who do not hold any WMC Account with the Bank before the Promotion Period.
3. Each Cross-boundary Wealth Management Connect Scheme Eligible Customer who successfully make inward/ outward remittance of RMB 100,000 or above can enjoy cash rebate of HKD 1,000. The details are as below:

Inward/ Outward Amount (RMB)	Cash Rebate (HKD)
New Southbound Customers who successfully make inward remittance of 100,000 or above	1,000
New Northbound Customers who successfully make outward remittance of 100,000 or above	1,000

4. Each Cross-boundary Wealth Management Connect Scheme Eligible Customer will only be entitled to this Cash Reward once.
5. The inward/ outward remittance amount of each Cross-boundary Wealth Management Connect Scheme Eligible Customer will be calculated based on the quota balance of Wealth Management Connect at the end date of the promotion. There is no cash rebate for Eligible Customers whose inward/ outward remittance amount is below RMB 100,000.
6. Cash Reward will be credited into the Savings Account of Cross-boundary Wealth Management Connect Scheme Eligible Customer on or before 31<sup>st</sup> March 2024. 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, Lump Sum Investment Funds Discount

7. This promotional offer is only applicable to New and Existing Customers who successfully sign up and finish all account opening procedures of Cross-boundary Wealth Management Connect ("Cross-boundary Wealth Management Connect Scheme Eligible Customers"). The promotion offer applies for transactions in accounts of Cross-boundary Wealth Management Connect only.
8. Cross-boundary Wealth Management Connect Scheme Eligible Customers will get discounts during the Promotion Period as follows:

Types of Discounts	Discount Details (The promotion offer applies for transactions in Eligible Customers' accounts of Cross-boundary Wealth Management Connect only.)
Remittance Fee Discount	Fee waiver for remittance to the same beneficiary's account in the Bank of Communications Mainland Branch during the Promotion Period
Foreign Currency Exchange Discount	Customers who conduct designated foreign currency exchange via electronic channels can enjoy up to 20 pips exchange discount during the Promotion Period
Lump Sum Investment Funds Discount	Subscription fee of 0% is offered for the subscription amount of HKD 20,000 or above or its equivalent during the Promotion Period

9. Remittance Fee Discount only applies to the Bank's own remittance fee charged.
10. The Cross-boundary Wealth Management Connect is subject to the aggregate quota and the individual quota is RMB 1 million.
11. 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.
12. Cross-boundary Wealth Management Connect Scheme Eligible Customers are still required to settle all other fees and charges arising from lump sum investment funds subscription including switching fee, redemption fee, management fee and other fees.

### (2) Cross-border Mortgage Loan Rewards

1. This reward is only applicable to Customers who fulfilled all the requirements below (or known as "Eligible Cross-border Mortgage Loan Customers"):
  - 1.1 Successfully apply for Cross-border Mortgage Loan during the Promotion Period; and
  - 1.2 Must choose the mainland solicitor which are designated by the Bank to arrange that mortgage loan.
2. Eligible Cross-border Mortgage Loan Customers will be entitled to solicitor's fee deduction with the maximum amount of RMB8,000 when they draw down each Cross-border Mortgage Loan. If the solicitor's fee is over RMB8,000, the exceed amount will be borne by the customers.

## 3rd Station: Share with your Friends and Relatives to achieve Wealth Management Goals

### (1) Wealth Management Customer Referral Rewards

1. This reward is only applicable to Individual Customers who maintain HKD Savings and / or HKD Current Account at the Bank (or known as "Referrer").
2. For each successful BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services referral during the Promotion Period, the Referrer will be entitled to Cash Reward ("Referral Rewards") as follows:

Types of customers	Cash Reward (HKD)
BComBEST Private Services	\$2,500
BComBEST Services	\$1,000
BOCOM FORTUNE Services	\$150

3. The "Referee" refers to Customer who has not signed up for the relevant wealth management services during the period from 1<sup>st</sup> October 2022 to 30<sup>th</sup> September 2023 (including Customers who have joined BComBEST Services or BOCOM FORTUNE Services before the Promotion Period and are successfully upgraded to BComBEST Private Services or BComBEST Services respectively during the Promotion Period, but excluding Customers who have changed from BComBEST Private Services to BComBEST Services or BOCOM FORTUNE Services, or from BComBEST Services to BOCOM FORTUNE Services or Customers who cancel and re-apply for the relevant wealth management services during the Promotion Period).
4. To be eligible to the Referral Rewards, the Referee must fulfill the "Average Daily Relationship Balance" minimum requirements of the relevant wealth management services and the below requirement:
- 4.1. The Referee has filled in the Referral Code correctly on the application page when applying BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services through Internet Banking or Mobile Banking during the Promotion Period; or
- 4.2. The Referee submitted the filled "Wealth Management Customer Referral Form" (or known as "Referral Form") at any branch(es) of the Bank during the Promotion Period.  
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.
5. The Referrer and the Referee cannot be the same person. If the Referee applies BComBEST Private Services, BComBEST Services or BOCOM FORTUNE 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, BComBEST Services or BOCOM FORTUNE 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, BComBEST Services or BOCOM FORTUNE Services, he/ she is also not eligible to the Customer Referral Rewards.
6. 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 information to the Bank according to the Bank's record.
7. Referral Reward will be credited to the HKD Savings or HKD Current Account of the Eligible Referrer on or before 29<sup>th</sup> February 2024. The account being credited with Cash Reward will be decided by the Bank. The reward will be recorded in transaction history of the said account and no separate notification will be provided. The Referrer must still maintain the HKD Savings or HKD 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 Rewards are credited, otherwise the Bank will cancel Referrer eligibility to receive the Referral Reward and no separate notification will be provided.

## 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.
- This document is prepared by Bank of Communications (Hong Kong) Limited and have not been reviewed by any regulatory authority in Hong Kong.
- The Bank distributes investment product for the product issuer and the investment product is a product of the product issuer 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 investment product should be resolved directly between the product issuer and the customer.

### Risk Disclosure Statements for Investment Products Involving Derivatives

- Currency Linked Deposit (including Deposit EXTRA), Structured Note - Bond-Linked Products 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).