

2023 Q4 Remote Account Opening Service Welcome Rewards

General Terms and Conditions

1. The “Bank” refers to Bank of Communications (Hong Kong) Limited.
2. The “Promotion” refers to “2023 Q4 Remote Account Opening Service Welcome Rewards” Promotion.
3. “Eligible Customer(s)” refers to selected personal customer(s) (including sole name and joint names account) of Retail Banking of the Bank, unless specified otherwise.
4. “Promotion Period” is from 1 October 2023 to 31 December 2023 (both dates inclusive), unless specified otherwise.
5. For all records of services and transaction in this Promotion, the Bank’s record shall prevail. The Bank shall not be liable if any information submitted by the Customers has been delayed, lost, invalid or unidentifiable due to any technical problems of the computers or network.
6. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
7. Redemption of all rewards will be arranged by the Bank.
8. The Bank reserves the right to offer any alternative rewards or gifts and the relevant alternative rewards or gifts may be of different value or nature if the relevant rewards are not available or there is any issue arisen without prior notice.
9. BComBEST Private Customers have to maintain “Average Daily Relationship Balance” of HKD5,000,000 equivalent or above with the Bank. If BComBEST Private Customers fail to maintain the required “Average Daily Relationship Balance” for 6 months consecutively, the Bank is entitled to terminate the service by not less than 1 month’s notice. After terminating the “BComBEST Private Services”, customers will automatically become BComBEST Customers, while they still need to satisfy related requirement of “Average Daily Relationship Balance”, otherwise a monthly maintenance fee of HK\$300 will be charged.
10. BComBEST 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 gifts / memberships / points, their usages are bound by all the terms and conditions imposed by the relevant supplier(s). For details please refer to the relevant terms and conditions. Any inquiry, comment or complaint about the quality of gifts / memberships / points, or their relevant services should be directed to the relevant supplier(s). The Bank shall not be responsible for any matter in relation to the gifts / memberships / points or their relevant services. Any disputes arising from the gifts / memberships / points or their relevant services should be resolved between the customers and the relevant supplier(s).
14. "Savings Deposit" refers to the deposit amount of Savings Accounts and Current Accounts. Negative overdraft amount will be treated as equivalent to HKD 0.
15. "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 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.
16. For each reward that is related to China Mobile Hong Kong Company Limited ("CMHK") MyLink Points, the Bank is required to disclose the mobile number registered with the Bank of customers who are eligible to receive CMHK MyLink Points to CMHK, and this disclosure is for the sole purpose of rewarding CMHK MyLink Points to Eligible Customers. When customers set up their account(s) via Merchant Promotion Code of CMHK MyLink, the mobile number provided by customers to the bank must be the same as the one they registered with CMHK MyLink Accounts, otherwise their eligibility to CMHK MyLink Point will be

forfeited without any reissue or compensation. When customers set up their account(s) via Merchant Promotion Code of CMHK MyLink, they agree and authorize the bank to disclose their registered mobile number with the bank to CMHK, and understand the purpose of such disclosure.

17. All transaction amounts in this Promotion will be calculated in HKD. If the transaction is in a currency other than HKD, then on the transaction date, the transaction amount will be based on the relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement. The Bank reserves the right to amend the exchange rates without prior notice.
18. All offers and services are subject to their relevant terms and conditions, please contact our staff for details.
19. No person other than the Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or enjoy the benefit of any term under these Terms and Conditions.
20. Any fraud or abuse, false, unauthorized, cancelled, refunded, un-posted transactions will not be applicable to this promotional offer.
21. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice.
22. In the event of a dispute arising out of this Promotion, the decision of the Bank shall be final and conclusive.
23. 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.
24. 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 branch staff.

New Customer Account Set Up Reward

25. **New MyLink Customer Account Set Up Reward** is only applicable to customers satisfying all requirements below at the same time ("New MyLink Eligible Customer"):
 - 25.1. are retail banking sole name personal customers; and
 - 25.2. submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service with CMHK Exclusive Merchant Promotion Code "MYLINK" and successfully pass the Bank's review, open

the deposit account and activate internet banking services within the Promotion Period; and

- 25.3. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive).
26. New MyLink Eligible Customers can enjoy 10,000 CMHK MyLink Points.
27. New MyLink Eligible Customers, who open the "New Securities Account" within the Promotion Period and satisfy any one of the following two requirements, can enjoy extra 20,000 CMHK MyLink Points:
- 27.1. Open the "New Securities Account" via BOCOM(HK) Mobile App's Remote Account Opening Service; or
- 27.2. Upon the opening of the Savings Deposit Account via BOCOM(HK) Mobile App's Remote Account Opening Service, 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 this Savings Deposit Account), and use this Savings Deposit Account as the settlement Account of the "New Securities Account".
28. "New Securities Account" means the account holder does not maintain any Securities Account in the Bank (no matter the account was held by same sole name, joint names or corporate name) during 365 days preceding the opening of the account.
29. New MyLink Eligible Customers, who open the "New Precious Metals and Foreign Exchange Margin Trading Account" within the Promotion Period and satisfy the following requirement, can enjoy extra 20,000 CMHK MyLink Points:
- Upon the opening of the Savings Deposit Account via BOCOM(HK) Mobile App's Remote Account Opening Service, open the "New Precious Metals and Foreign Exchange Margin Trading Account" via Internet Banking Services within seven calendar days (Note: the first calendar date means the opening date of this Savings Deposit Account), and use this Savings Deposit Account as the settlement Account of the "New Precious Metals and Foreign Exchange Margin Trading Account".
30. "New Precious Metals and Foreign Exchange Margin Trading Account" means the account holder does not maintain any Precious Metals and Foreign Exchange Margin Trading Account in the Bank (no matter the account was held by same sole name, joint names or corporate name) during 365 days preceding the opening of the account.
31. CMHK MyLink Points aforementioned will be credited to MyLink accounts of New

MyLink Eligible Customers by CMHK within 60 days after the New MyLink Eligible Customers succeeded in passing the review and setting up savings deposit accounts.

32. If New MyLink Eligible Customers have deactivated the internet banking service, or closed the savings deposit account, the current deposit account or the securities account at the time of crediting CMHK MyLink Points, they will not be entitled to any rewards.

33. **New Customer Account Set Up Reward** is only applicable to customers satisfying all requirements below at the same time ("New Eligible Customer"):

33.1. be retail banking sole name personal customers; and

33.2. submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service and successfully pass the Bank's review, open the account and activate internet banking services within the Promotion Period; and

33.3. maintain "Average Savings Deposit Amount" with a minimum amount of HKD 20,000 or above for at least 3 consecutive months (excluding the month of the opening of the account); and

33.4. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive).

34. "New Eligible Customers" can enjoy HKD 100 cash reward.

35. Cash reward aforementioned will be credited to New Eligible Customers' valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion) on or before 31 May 2024.

36. If New Eligible Customers have deactivated the internet banking service, or closed the savings deposit account or the current deposit account at the time of crediting cash reward aforementioned, they will not be entitled to any rewards.

37. **MyLink Limited Time Account Opening Extra Reward** of extra 10,000 CMHK MyLink Points is only applicable to customers satisfying all requirements below at the same time ("MyLink Limited Time Extra Reward Eligible Customer"):

37.1. are retail banking sole name personal customers; ;

37.2. submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service with CMHK Exclusive Merchant Promotion Code "MYLINK" and successfully pass the Bank's review, open the deposit account and activate internet banking services from 1 October 2023 to 30 November 2023 (both dates inclusive); and

- 37.3. did not hold any Saving Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive).
38. CMHK MyLink Points aforementioned will be credited to MyLink accounts of New MyLink Eligible Customers by CMHK within 60 days after the New MyLink Eligible Customers succeeded in passing the review and setting up savings deposit accounts.
39. If MyLink Limited Time Extra Reward Eligible Customers have deactivated the internet banking service, or closed savings deposit account, current deposit account or securities account at the time of crediting CMHK MyLink Points, they will not be entitled to any rewards.

Remote Account Opening Welcome Privileges and Rewards

40. **New MyLink Customer Savings Deposit Reward** is only applicable to customers satisfying all requirements below at the same time (“New MyLink Savings Deposit Eligible Customer”):
- 40.1. be retail banking sole name personal customers; and
- 40.2. submit their account opening application through BOCOM(HK) Mobile App’s Remote Account Opening Service with CMHK Exclusive Merchant Promotion Code “MYLINK” and successfully pass the Bank’s review, open the deposit account and activate internet banking services within the Promotion Period; and
- 40.3. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive); and
- 40.4. maintain “Average Balance of Savings Deposit” to a designated amount for at least 3 consecutive months after account opening (excluding the month of the opening of the account).
41. MyLink Customer Savings Deposit Reward’s month of opening account and its “Average Balance of Savings Deposit” calculation periods are as follows:

Month of Opening Account	“Average Balance of Savings Deposit” Calculation Periods
October 2023	1 November 2023 to 31 January 2024
November 2023	1 December 2023 to 29 February 2024
December 2023	1 January 2024 to 31 March 2024

42. New MyLink Savings Deposit Eligible Customers can enjoy CMHK MyLink Points when they meet designated “Average Balance of Savings Deposit” in three

consecutive months (excluding the month of the opening of the account) after they open their accounts.

43. Details of Savings Deposit Reward's monthly "Average Savings Deposit Amount" and its corresponding CMHK MyLink Points are as follows:

Monthly "Average Balance of Savings Deposit" (HKD equivalent)	CMHK MyLink Point
HKD1,000,000 or above	50,000 pts
HKD500,000 or above - HKD1,000,000 below	30,000 pts
HKD100,000 or above - HKD500,000 below	5,000 pts
HKD20,000 or above - HKD100,000 below	2,000 pts

44. **New MyLink Customer Time Deposit Reward** is only applicable to customers satisfying all requirements below at the same time ("New MyLink Time Deposit Eligible Customer"):

- 44.1. be retail banking sole name personal customers;
- 44.2. submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service with CMHK Exclusive Merchant Promotion Code "MYLINK" and successfully pass the Bank's review, open the deposit account and activate internet banking services within the Promotion Period; and
- 44.3. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive); and
- 44.4. set up "Daily Preferential Time Deposit" and / or "Online Delighted Time Deposit" and / or Flash Offer for "Online New Fund Time Deposit" ("Time Deposit") with a deposit period of at least 3 months through Internet Banking / Mobile Banking reaching the designated amount within the Promotion Period.

45. New MyLink Time Deposit Eligible Customers can enjoy CMHK MyLink Points when they meet designated "Accumulated amount" of setting up time deposits.

46. Details of Time Deposit Reward's "Accumulated amount" and its corresponding CMHK MyLink Points are as follows:

Accumulated amount (Equivalent to HKD)	CMHK MyLink Point
HKD1,000,000 or above	100,000 pts
HKD500,000 or above - HKD1,000,000 below	50,000 pts
HKD200,000 or above – HKD500,000 below	10,000 pts
HKD20,000 or above - HKD200,000 below	5,000 pts

47. Actual annual rate is subject to quotation when setting up time deposit. Terms and conditions shall apply to related offers and services, please contact the Bank's staff for enquiry.

48. **MyLink Online Transaction Task Reward** is only applicable to customers satisfying all requirements below at the same time (“Online Transaction Task Eligible Customer”):

- 48.1. be retail banking sole name personal customers;
- 48.2. submit their account opening application through BOCOM(HK) Mobile App’s Remote Account Opening Service with CMHK Exclusive Merchant Promotion Code “MYLINK” and successfully pass the Bank’s review, open the deposit account and activate internet banking services within the Promotion Period; and
- 48.3. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive).

49. Online Transaction Task Eligible Customers, after completing the first-time transaction of each type of the following designated transactions within 3 months of setting up the account, Online Transaction Task Eligible Customers can enjoy 2,000 CMHK MyLink Points. Online Transaction Task Eligible Customers can enjoy up to 10,000 CMHK MyLink Pts after completing all types of the following designated transactions.

Designated Transaction	Definition	CMHK MyLink Point
Successful registration to FPS Addressing Service	Successful registration to FPS Addressing Service, and set Bank of Communications (Hong Kong) as “Default Recipient Bank”	2,000 pts
Bill payment	Complete a Bill Payment (Same Day) transaction of HKD 50 or above online	2,000 pts
FPS Payment	Complete a FPS (Instant / Same Day Transfer) transaction of HKD 50 or above transaction online	2,000 pts
Foreign currency exchange	Complete an Instant Foreign Currency Exchange transaction equivalent to HKD 50 or above transaction online	2,000 pts
QR code payment	Complete a QR code payment transaction of HKD 50 or above through FPS or UnionPay network via “QR Code Receive/Pay”	2,000 pts

	function on the Bank's Mobile Banking APP	
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50. "Complete (transaction name) online" refers to transactions completed through the Bank's Personal Internet Banking Services and/or Mobile Banking Services.

51. CMHK MyLink Points aforementioned in MyLink Customer Savings Deposit Reward, MyLink Customer Time Deposit Reward and Online Transaction Task Reward will be credited to MyLink accounts of New MyLink Savings Deposit Eligible Customer, New MyLink Time Deposit Eligible Customer and Online Transaction Task Eligible Customers by CMHK on or before 31 May 2024.

52. If New MyLink Savings Deposit Eligible Customer, New MyLink Time Deposit Eligible Customer and Online Transaction Task Eligible Customers have deactivated the internet banking service, or closed the savings deposit account, the current deposit account or the securities account at the time of crediting CMHK MyLink Points, they will not be entitled to any rewards.

53. **New Customer Savings Deposit Reward** is only applicable to customers satisfying all requirements below at the same time ("New Savings Deposit Eligible Customer"):

53.1. be retail banking sole name personal customers; and

53.2. submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service and successfully pass the Bank's review, open the account and activate internet banking services within the Promotion Period; and

53.3. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive); and

53.4. maintain "Average Balance of Savings Deposit" to a designated amount for at least 3 consecutive months after account opening (excluding the month of the opening of the account).

54. MyLink Customer Savings Deposit Reward's month of opening account and its "Average Balance of Savings Deposit" calculation periods are as follows:

Month of Opening Account	"Average Balance of Savings Deposit" Calculation Periods
October 2023	1 November 2023 to 31 January 2024
November 2023	1 December 2023 to 29 February 2024
December 2023	1 January 2024 to 31 March 2024

55. New Savings Deposit Eligible Customers can enjoy cash rewards when they meet

designated “Average Balance of Savings Deposit” in three consecutive months (excluding the month of the opening of the account) after they open their accounts.

56. Details of Savings Deposit Reward’s monthly “Average Savings Deposit Amount” and its corresponding cash rewards are as follows:

Monthly “Average Balance of Savings Deposit” (HKD equivalent)	Cash Reward
HKD1,000,000 or above	HKD 1,500
HKD500,000 or above - HKD1,000,000 below	HKD 500
HKD100,000 or above - HKD500,000 below	HKD 150
HKD20,000 or above - HKD100,000 below	HKD 80

57. **New Customer Time Deposit Reward** is only applicable to customers satisfying all requirements below at the same time (“New Time Deposit Eligible Customer”):

57.1. be retail banking sole name personal customers;

57.2. submit their account opening application through BOCOM(HK) Mobile App’s Remote Account Opening Service and successfully pass the Bank’s review, open the account and activate internet banking services within the Promotion Period; and

57.3. did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive); and

57.4. set up “Daily Preferential Time Deposit” and / or “Online Delighted Time Deposit” and / or Flash Offer for "Online New Fund Time Deposit" (“Time Deposit”) with a deposit period of at least 3 months through Internet Banking / Mobile Banking reaching the designated amount within the Promotion Period.

58. New Time Deposit Eligible Customers can enjoy cash rewards when they meet designated “Accumulated amount” of setting up time deposits.

59. Details of Time Deposit Reward’s “Accumulated amount” and its corresponding cash rewards are as follows:

Accumulated amount (Equivalent to HKD)	Cash Reward
HKD1,000,000 or above	HKD 2,000
HKD500,000 or above - HKD1,000,000 below	HKD 1,000
HKD200,000 or above – HKD500,000 below	HKD 150
HKD20,000 or above - HKD200,000 below	HKD 100

60. Actual annual rate is subject to quotation when setting up time deposit. Terms and conditions shall apply to related offers and services, please contact the Bank’s staff for enquiry.

61. Cash rewards aforementioned in New Customer Savings Deposit Reward and New Customer Time Deposit Reward will be credited to New Savings Deposit

Eligible Customer and New Time Deposit Eligible Customers' valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion) on or before 31 May 2024.

62. If New Savings Deposit Eligible Customer and New Time Deposit Eligible Customers have deactivated the internet banking service, or closed the savings deposit account or the current deposit account at the time of crediting cash reward aforementioned, they will not be entitled to any rewards.

63. **Securities Welcome Privileges** is only applicable to customers who fulfilled all the two requirements below ("Securities Welcome Privileges Eligible Customers"):

63.1. Open a "New Securities Account" during the Promotion Period; and

63.2. Choose to receive Securities e-Statements and abandon to receive physical statements.

64. Securities Welcome Privileges Eligible Customers, who use the "New Securities Account" will be entitled to the following privileges:

64.1. Securities Welcome Privileges Eligible Customers who complete BUY executed transaction 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 transaction (IPO subscription and Monthly Savings Investment Plan transaction are not applicable), with the maximum rebate amount of HKD10,000 equivalent;

64.2. Securities Welcome Privileges Eligible Customers, who open the "New Securities Account" within the Promotion Period and satisfy any one of the following two requirements, can enjoy HKD200 cash reward:

64.2.1. Open the "New Securities Account" via the Remote Account Opening" function of "BOCOM(HK) Mobile Application"; or

64.2.2. Upon the opening of the Savings Deposit 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 this Savings Deposit Account), and uses this Savings Deposit Account as the settlement account of the "New Securities Account".

65. "New Securities Account" means the account holder does not maintain any Securities Account in the Bank (no matter the account was held by same sole name, joint names or corporate name) during 365 days preceding the opening of

the account.

66. "Online Trading Channels" of the Bank includes "BOCOM(HK) Securities Mobile App" and Internet Banking Services. Securities Welcome Privileges Eligible Customers can amend the placed securities trading orders via different channels, but the transactions must be executed via "Online Trading Channels" in order to enjoy the commission rebate. 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.
67. The commission rebate amount will be based on the actual amount of brokerage commission paid by the customer. The Securities Welcome Privileges Eligible Customers, however, still have to pay other fees, which include but not limited to Stamp Duties, Transfer Fees, SFC Transaction Levy, HKEx Trading Fee, CSRC Securities Management Fee and PRC Stock Exchange Handling Fee collected by third parties.
68. The commission rebate/cash reward will be credited to the "New Securities Account" on or before 31 July 2024.
69. Securities Welcome Privileges Eligible Customers must still maintain the "New Securities Account" at the time when the Bank deposits the commission rebate/cash reward. If the Eligible Customers select to receive physical copies of Securities Statement on or prior to the time when the Bank deposits the commission rebate/cash reward, the Bank will cancel the Customers' eligibility to receive the commission rebate/cash reward without replenishment.
70. "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 on the same transaction day. The calculation of brokerage commission for the "Combined Transaction" is based on the accumulated trading amount.
71. 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.
72. **Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate** is only applicable to Customers who open the "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").
73. Privilege 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” via the Bank’s Internet Banking within seven calendar days from the date on which they successfully open a savings account with the Bank(Note: the first calendar date means the opening date of this Savings Deposit Account), 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 HKD 200.

74. 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.
75. 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.
76. 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.
77. “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.
78. The trading date is based on the trading date recorded in the statement.
79. “Online Trading Channels” of the Bank include “Bank of Communications(Hong Kong)” Mobile App and Internet Banking Services.
80. 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.

81. 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.
82. 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.
83. 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.
84. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or any discount offers.
85. No person other than the Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate 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 or to enjoy the benefit of any term under these Terms and Conditions.
86. The Bank reserves the right to suspend or cancel the offers and amend or alter these terms and conditions at any time without prior notice. In the event of any dispute, the Bank's decision shall be final and conclusive.
87. 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.
88. **Member-Get-Member Reward (Referrer Reward)** is applicable to customers who satisfy all of the following requirements ("Referrers"):
- 88.1. are retail banking sole name personal customers; and
 - 88.2. hold at least one of Savings Deposit, Time Deposit, Current Deposit account within the Promotion Period; and
 - 88.3. successfully generate referral code through BOCOM(HK) Mobile App's

Remote Account Opening Referral Code function within the Promotion Period; and

88.4. successfully refer “Referee” (please refer to clause 90 for detailed definition of “Referee”) to submit their account opening application through BOCOM(HK) Mobile App’s Remote Account Opening Service with his/her referral code and successfully pass the Bank’s review, open the account and activate internet banking services within the Promotion Period; and

88.5. are not the employee of the Bank.

89. Referrers are rewarded with HKD150 cash reward for each successful opening of accounts and activating internet banking services of “Referee”, with a limit cap at HKD1,500 within the Promotion Period (i.e. refer at most 10 persons, no rewards after exceeding the limit).

90. **Member-Get-Member Reward (Referee Reward)** is applicable to customers who satisfy all of the following requirements (“Referee”):

90.1. Applicants must be aged 18 or above and full-time student of designated higher education institutions in Hong Kong. Designated higher education institutions in Hong Kong including Caritas Institute of Higher Education, Centennial College, City University of Hong Kong, Gratia Christian College, HKCT Institute of Higher Education, Hong Kong Academy for Performing Arts, Hong Kong Baptist University, Hong Kong Chu Hai College, Hong Kong Metropolitan University, Hong Kong Nang Yan College of Higher Education, Hong Kong Shue Yan University, Lingnan University, Technological and Higher Education Institute of Hong Kong Vocational Training Council, The Chinese University of Hong Kong, The Education University of Hong Kong, The Hang Seng University of Hong Kong, The Hong Kong Polytechnic University, The Hong Kong University of Science and Technology, The University of Hong Kong, Tung Wah College, UOW College Hong Kong, and Yew Chung College of Early Childhood Education. Students must hold a valid student identity card issued by one of the above-mentioned institutions to enjoy the Rewards; and

90.2. be retail banking sole name personal customers; and

90.3. submit their account opening application through BOCOM(HK) Mobile App’s Remote Account Opening Service, maintain occupation status as “Students” in the Bank’s record and upload valid student ID card, successfully pass the Bank’s review, open the account and activate internet banking services within the Promotion Period; and

90.4. did not hold any Savings Deposit Accounts or Securities Trading Accounts

of the Bank from 1 October 2022 to 30 September 2023 (both days inclusive); and

90.5. maintain "Average Savings Deposit Amount" with a minimum amount of HKD 20,000 or above for at least 3 consecutive months (excluding the month of the opening of the account).

91. Referee satisfying all requirements above are rewarded with HKD100 cash reward.
92. Referrer and Referee cannot refer each other. Referrer and Referee cannot be the same person.
93. Each Referee can only be referred once. In circumstances where more than one Referrers refer the same Referee, the bank will decide who is the eligible Referrer and release the rewards based on the bank's own system records.
94. The cash rewards of Referrer and Referee aforementioned will be credited to Referrer's and Referee's valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion) respectively on or before 31 May 2024.
95. If Referrer or Referee closed all Savings Deposit Account or Current Deposit Account on the date of crediting the cash rewards, both the Referrer and the Referee will not be eligible for any cash rewards.

Risk Disclosure Statements

Risk Disclosure Statements for General Investment Products

- The above information is a general summary and for reference only, and it is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investors should note that all investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not an indication of future performance. Investors should read carefully the offering documents and the relevant Risk Disclosure Statement before making any investment decision. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances and should seek independent professional advice if necessary.
- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling

securities.

- For product information details, please refer to the product materials or consult our staff.
- Investment Profile Analysis provided by the Bank is intended to help the customers to understand their risk tolerance level and investment needs. The Bank accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. Nothing in this Investment Profile Analysis or result shall constitute or be regarded as constituting a recommendation, offer or solicitation to buy or sell investment products.
- The Bank distributes the fund product for the fund houses and the fund product is a product of the fund houses but not that of the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.
- This document is issued by Bank of Communications (Hong Kong) Limited, and its content has not reviewed and approved by the Securities and Futures Commission or any regulatory authority of Hong Kong.

Risk Disclosure Statements for Investment Products Involving Derivatives

- Currency Linked Deposit (including Deposit EXTRA) and Equity Linked Investment are structured investment products involving derivatives. Some Investment Funds may also involve derivatives. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Currency Linked Deposit (including Deposit EXTRA) is not principal protected and is not equivalent to and should not be treated as substitute for an ordinary time deposit; it is not protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong.

Risk Disclosure Statements for Foreign Currency and RMB

- Foreign currency investments are subject to exchange rate fluctuations which

may involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

- Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment. Investors are urged to consider the tax consequences before making an investment and should seek tax advice based on their particular circumstances from an independent tax professional. This document does not purport to identify all the risks that may be involved in the related investments. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted 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.

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 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. Precious metals and FX margin trading is not equivalent to, nor should it be treated as a substitute for, bank savings or time deposit.

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