

「Celebrate the Year of the Dragon」 Promotion (January to March 2024)

General Terms and Conditions

1. The "Bank" refers to Bank of Communications (Hong Kong) Limited.
2. Unless specified otherwise, the "Promotion" refers to 「Celebrate the Year of the Dragon」 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 1st January 2024 to 31st March 2024 (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 HKD5,000,000 equivalent or above with the Bank. If BComBEST Private Customers fail to maintain the required "Average Daily Relationship Balance" for 6 months consecutively, the Bank is entitled to issue 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 HKD300 will be charged.
10. "BComBEST Services" Customers have to maintain "Average Daily Relationship Balance" of HKD1,000,000 equivalent or above with the Bank. If the criterion of "Average Daily Relationship Balance" is not satisfied, a monthly maintenance fee of HKD300 will be charged. BOCOM FORTUNE Customers have to maintain "Average Daily Relationship Balance" of HKD200,000 equivalent or above with the Bank. If the criterion is not satisfied, 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 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 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 vouchers or the related services. Any disputes arising from the gift 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.

Year of Dragon Lucky Draw

1. This reward is only applicable to Customers who successfully apply for the Bank's "BComBEST Private Services or BComBEST" Services and hold a credit card issued by the Bank in Hong Kong during the Promotion Period ("Eligible Customers"), but it is not applicable to Customers of "BComBEST Private Services or BComBEST" Services who are directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch. If the relevant Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or when the Bank distributes the reward, the Bank will cancel his/her eligibility to receive the reward without prior notice.
2. Eligible Customers will automatically participate in a lucky draw to win prizes, with a total of 90 prizes and the details are as follows:

Prizes	Credit Card Credit Rebate (Credit Rebate)	Quota
Grand Prize	HKD90,000	1
2 nd Prize	HKD39,000	2
3 rd Prize	HKD3,900	10
Special Prize	HKD900	77

3. Credit Rebate is only applicable to cardholders holding credit card(s) issued by the Bank in Hong Kong and other credit cards as designated by the Bank from time to time, and is only applicable to principal card(s) ("Eligible Credit Card Accounts"), but it is not applicable to supplementary cards, the Pacific Internet card and gift card. Eligible Credit Card will be counted by credit card number.
4. All Credit Rebate will be credited to Eligible Customers' Eligible Credit Card on or before 31st May 2024.
5. Credit Rebate can only be used for future credit card retail spending and cannot be used as cash advance or to offset financial charge or to settle outstanding balance incurred before the Credit Rebate is awarded. Credit Rebate cannot be redeemed for cash or other gift items, refunded or transferred.
6. If Eligible Customers hold more than one Eligible Credit Card, the Credit Rebate will be credited to any of the Eligible Customers' Eligible Credit Card held with the Bank at the Bank's absolute discretion. Eligible Customers must maintain their Eligible Credit Card in valid and good credit condition when the Bank credits the Credit Rebate, or otherwise the Bank reserves the right to cancel the Eligible Customers' eligibility for the Credit Rebate without prior notice.
7. Each Eligible Customer will only be entitled to this reward once during the entire Promotion Period.

Wealth Management Tip 1: Wealth Management Welcome Privileges

(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 1st January 2023 and 31st December 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 HKD200 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 HKD590 Cash Reward; sign up for BOCOM FORTUNE Services will be entitled to extra HKD190 Cash Reward.

Details of Cash Rewards as below:

Wealth Management Services	"Average Daily Relationship Balance" for the 2 nd , 3 rd and 4 th 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	\$8,000	Extra \$200	Extra \$590
	\$5,000,000 - below \$10,000,000	\$5,000		
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 \$190

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 must still: i) 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 (applicable to Cash Reward for Investment Account Opening), 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 31st August 2024. The account into which Cash Rewards 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) 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	\$2,590
BComBEST Services	\$1,090
BOCOM FORTUNE Services	\$190

3. The "Referee" refers to Customer who has not signed up for the relevant wealth management services during the period from 1st January 2023 to 31st December 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.
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 31st May 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.

Wealth Management Tip 2: 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 with the Bank and do not conduct any Investment Funds transactions during the period from 1st January 2022 to 31st December 2023 (both dates inclusive).
 - 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 with the Bank and do not conduct any Investment Funds transactions during the period from 1st January 2022 to 31st December 2023 (both dates inclusive).
 - 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 with the Bank and do not conduct any Investment Funds transactions during the period from 1st January 2022 to 31st December 2023 (both dates inclusive).
 - 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 30th June 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 July 2023 to 31st December 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 July 2023 to 31st December 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 30th June 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. 90th Anniversary 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) |
|--|-------------------------------------|
| 900,000 – 2,899,999.99 | 900 |
| 2,900,000 or above | 3,900 |
- 3.2 Applicable to "90th Anniversary 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 30th June 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 31st December 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 HKD900,000 (or equivalent) through the Bank's branches during the Promotion Period will be entitled to an "90th Anniversary Welcome Extra Interest Rate Reward" of HKD3,000. For subscription of Equity Linked Investments of an accumulated transaction amount of HKD200,000 to HKD899,999 (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 either get the "90th Anniversary Welcome Extra Interest Rate Reward" or "Welcome Extra Interest Rate Reward" only once. New Equity Linked Investments Customers who get "90th Anniversary Welcome Extra Interest Rate Reward" may enjoy the following reward for subsequent transaction amount exceeding the initial HKD900,000 (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 get "Welcome Extra Interest Rate Reward" 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). "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 July 2023 to 31st December 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 July

- 2023 to 31st December 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 July 2023 to 31st December 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 July 2023 to 31st December 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 30th June 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.

Wealth Management Tip 3: Structured Deposit Privilege

Online "Guaranteed Structured Deposits-Digital Currency Linked Deposit (Fixed/ Barrier) " Privileges

- Offers are applicable to individual customers of the Bank's retail banking line but excluding corporate customer(s) of the Bank's retail banking line and Private Banking clients.
- Offer is applicable to clients whose accounts are opened in their sole names or joint names.
- Each "non-HKD" denominated transactions will be converted into Hong Kong dollars at the exchange rate on the transaction date for calculating its transaction amount.
- To be eligible to this offer, Clients must subscribe to any Digital Currency Linked Deposit (Fixed/ Barrier) with tenor of three months or above through Internet Banking or Mobile Banking of the Bank (the "Eligible Subscription") during the Promotion Period (the "Eligible Clients").
- "Eligible Clients" will be entitled to HKD200 Extra Interest Rate Reward for EVERY "Eligible Subscription" during the Promotion Period; During the entire Promotion Period, the maximum amount of Extra Interest Rate Reward each "Eligible Clients" can enjoy is HKD2,000.
- The Extra Interest Rate Reward will be credited to Customers' HKD current account or HKD savings account with the Bank on or before 30th April 2024 and will be reflected in the transaction records of the account and no separate notification will be provided. "Eligible Clients" must maintain a valid HKD savings account or HKD current account when the Bank credits the Extra Interest Rate Reward, otherwise the Bank will cancel their eligibility for receiving the Extra Interest Rate Reward without further notice or re-issuance.

Wealth Management Tip 4: Securities Welcome Privileges

(1) Securities Services Welcome Offer

- The following offer/reward is only applicable to personal customers who fulfilled all the two requirements below ("Eligible Customers"):
- Open a "New Securities Account"; and
- Choose to receive Securities e-Statements and give up receiving physical statements during the Promotion Period.
- Eligible Customers, who use the "New Securities Account" to successfully execute BUY transactions of securities denominated in Hong Kong Dollar ("HKD") or RMB and listed in the Hong Kong Exchange and Clearing Limited ("HKEx"), Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") via the Bank's "Online Trading Channels" during the first 6 months (a total of 183 calendar days) counting from the Account Opening Date, can enjoy a rebate of the full amount of the brokerage commission for such transactions (excluding IPO subscription and Monthly Saving Investment Plan transactions). The maximum amount of rebate is as follows:
 - BComBEST Private Customers - HKD39,000;
 - BComBEST Customers - HKD29,000;
 - BOCOM FORTUNE Customers - HKD19,000;
 - Other customers - HKD9,000
- 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:
- Open the "New Securities Account" via the "Remote Account Opening" function of "BOCOM(HK) Mobile Application"; or
- 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".
- "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, AFRC 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 31st October 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

1. During the Promotion Period, customers deposit Eligible Securities, in physical scrip or via Central Clearing and Settlement System ("CCASS"), with market value of every HKD100,000, into the Bank's securities accounts, can be entitled to cash reward of HKD100. The amount of cash reward is capped at HKD5,000.
2. "Eligible Securities" refers to securities settled in Hong Kong Dollar ("HKD") and listed in HKEx (excluding Ministry of Finance of the PRC CNY Bonds, The Government of the HKSAR of the PRC iBonds & Silver Bond issued by The Government of the HKSAR of the PRC), as well as the iBonds, Silver Bonds & Retail Green Bonds issued by the Government of the HKSAR of the PRC).
3. The accumulated market value of the Eligible Securities will be calculated on the basis of the closing price on the day of depositing the securities by the customers. If the closing price of the Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by the Bank at its sole discretion. This Cash Reward is not applicable to customers who withdraw the Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with the Bank during the Promotion Period.
4. Each customer will only be entitled to this Cash Reward once. If the customer opens more than one securities account during the Promotion Period, he/she will only be entitled to the above Cash Reward once. If the account is a joint securities account, the holders of such account will be considered as one customer.
5. Cash Reward of Deposit Securities Rewards will be credited to the Securities Accounts of the customers on or before 30th April 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.
6. 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

1. During the Promotion Period, all "Monthly Stocks Investment Plan" ("MSIP") customers make contributions via credit cards of the Bank (excluding Supplementary Card, Pacific Internet Card and Gift Card of the Principal Card Cardholder), 1 credit card bonus point will be earned for each HKD1 MSIP contribution for eligible credit card holder. Each eligible cardholder is entitled to a maximum of 5,000 bonus point in each month.
2. If a cardholder selects Cash Rebate Program, HKD1 cash rebate will be awarded on every HKD250 contribution. Each eligible cardholder is entitled to a maximum of HKD20 in each month.
3. The Bank will check the validity of credit card accounts at least three working days before the deduction date. The credit card accounts with any bad financial standing, non-activation, validity less than one month, or insufficient credit limit for contribution are regarded as invalid accounts. No contribution will be made for invalid accounts.
4. Credit Card Bonus Point Program/Cash Rebate Program are only applicable from the time that the applicant's Credit Card makes the successful contribution during the Promotion Period.
5. To earn credit card bonus point/cash rebate, the registration name of Bank of Communications Credit Card must be the same as that of applicant of MSIP. The contribution by credit card payment for MSIP under a joint-name securities account is not accepted.
6. The maximum monthly contribution amount paid by Bank of Communications Credit Card is subject to the corresponding credit limit.
7. MSIP is subject to the relevant terms and conditions. For details, please refer to "Monthly Stocks Investment Plan Terms and Conditions".

Wealth Management Tip 5: Online Time Deposit Privilege

"Online Time Deposit" Offer x "90th Anniversary 999 Lucky Draw"

1. The Promotion Period of this offer is from 2nd January 2024 to 28th March 2024 (both dates inclusive).(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. 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.
5. For the latest preferential interest rates of "Online Time Deposit", please refer to the Bank's website or contact our staff for details.
6. 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".

Offer 1: Flash offer of "Online New Fund Time Deposit"

7. 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.
8. "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.

Offer 2: "Online Delighted Time Deposit"

9. 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.
10. The interest rates of "Online Delighted Time Deposit" are applicable to both new and existing funds.

Offer 3: "90th Anniversary 999 Lucky Draw"

11. Customer(s) who successfully place an "Online Time Deposit" of designated currencies (including HKD, USD and CNY) via Mobile Banking or Internet Banking of the Bank during the Promotion Period will be entitled to one "90th Anniversary 999 Lucky Draw" entry (the "Eligible Customers of Lucky Draw").
12. Eligible Customers of Lucky Draw who successfully place more than one "Online Time Deposit" of the same designated currency during the Promotion Period will only be entitled to one lucky draw entry. If Eligible Customers of Lucky Draw successfully place "Online Time Deposit" in HKD, USD and CNY at the same time, they will be entitled to a maximum of 3 lucky draw entries. All transactions are subject to the Bank's records.
13. During the entire Promotion Period, each Eligible Customer of Lucky Draw is eligible to win Lucky Draw once only. There will be 90 winners in total. The winner will receive a cash prize of up to HKD999 ("Cash Reward") and the details are as follows:

90th Anniversary 999 Lucky Draw"	Cash Reward	Quotas
First Prize	HKD999	10 winners
Second Prize	HKD899	10 winners

Third Prize	HKD799	10 winners
Forth Prize	HKD699	10 winners
Fifth Prize	HKD599	10 winners
Sixth Prize	HKD499	10 winners
Seventh Prize	HKD399	10 winners
Eighth Prize	HKD299	10 winners
Ninth Prize	HKD199	10 winners

14. The Bank will conduct the Lucky Draw in April 2024 and the Eligible Customer can check the Lucky Draw results on the Bank's website. Cash Reward will be credited to the winner's HKD savings account or HKD current account in April 2024. The account into which the Cash Reward will be credited shall be determined by the Bank and will be reflected in the transaction records and no separate notification will be provided. The winner must maintain a valid HKD savings account or HKD current Account with the Bank when the Bank credits the Cash Reward, otherwise, the Bank will cancel the winner's eligibility to receive the Cash Reward without further notice or re-issuance.
15. All directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the "90th Anniversary 999 Lucky Draw". If the relevant Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or when the Bank distributes the Cash Reward, the Bank will cancel his/her eligibility to receive the Cash Reward without prior notice.

Wealth Management Tip 6: High Interest Savings Deposit Privilege

High Interest Savings Deposit Promotion for Individual Customers X 90th Anniversary 888 Spring Lucky Draw

1. The promotion period of "High Interest Savings Deposit Promotion for Individual Customers X 90th Anniversary 888 Spring Lucky Draw" ("this Promotion") is from 1st January 2024 to 29th February 2024 (both dates inclusive) ("High Interest Savings Deposit Promotion Period").
2. This Promotion is only applicable to individual customers of the Bank's retail banking line (including sole name and joint name accounts, 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 in person at any of the Bank's branches, or log in to the Bank's Internet Banking > Customer Services > Promotion Registration, or go to the Bank's website: https://eb.hk.bankcomm.com/eb/gateWay/gwPromoRegForm.do?locale=en_US. Select Promotion Code **202401WMD0000055** 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 6%**

- 4.1 Each registration period corresponds to a Counting Period of 3 months and is divided into 3 stages separately. Comparing with December 2023's Average Savings Deposit Balances of the Designated Currency(including HKD, USD and CNY) , if Eligible Deposit Customer's Stage Average Savings Deposit Growth reaches HKD100,000 or equivalent, the Eligible Deposit Customer will get Extra Interest. Details are as below:

Designated Currency	Extra Interest (Annual Interest Rate)		
	Stage 1	Stage 2	Stage 3
HKD	2.50%	3.50%	5.50%
USD	3.00%	4.00%	6.00%
CNY	1.60%	2.00%	3.00%

- 4.2 Different registration period corresponds to different counting period, minimum amount of Stage Average Savings Deposit Growth for each stage and maximum amount of Stage Average Savings Deposit Growth eligible for calculating Extra Interest for each stage. Details are as below:

Registration Period	Counting Period		
	Stage 1	Stage 2	Stage 3
January 2024	February 2024	March 2024	April 2024
February 2024	March 2024	April 2024	May 2024
HKD/USD/CNY: minimum amount of Stage Average Savings Deposit Growth for each stage (HKD equivalent)	\$100,000 or above	\$100,000 or above	\$100,000 or above
HKD/USD/CNY: Stage Average Savings Deposit Growth eligible for calculating Extra Interest for each stage (HKD equivalent)	\$20,000,000	\$20,000,000, or the Stage Average Savings Deposit Growth eligible for calculating Extra Interest for the stage 1 (whichever is lower)	\$20,000,000, or the Stage Average Savings Deposit Growth eligible for calculating Extra Interest for the stage 1 (whichever is lower)

- 4.3 "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.
- 4.4 **Savings Deposit of HKD, USD and CNY under each Eligible Deposit Customer will be counted separately.**
- 4.5 "Average Savings Deposit Balances" refers to the aggregate amount of every daily balance of Savings Deposit of a particular month under the name of the same Eligible Customer divided by the number of days in that month (but the days on which the account(s) has/have not yet been opened or is/are already closed by the customer will not be counted). All of the account balances will be calculated in HKD equivalent. If the deposits are not HKD, their amount will be converted to its equivalent amount in HKD at the foreign exchange rate(s) determined by the Bank from time to time at its sole discretion for calculation.
- 4.6 "Stage Average Savings Deposit Growth" refers to the net growth amount calculated by Average Savings Deposit Balances in each stage minus Average Savings Deposit Balances of December 2023, and customers will not get any reward if the net growth amount is less than

HKD100,000 equivalent.

- 4.7 Only the amount of Stage Average Savings Deposit Growth will be used to calculate and entitled to the Extra Interest.
- 4.8 Continuous Participation Requirement: Except for stage 1, Eligible Deposit Customers must have received Extra Interest for stage 1 before they can receive Extra Interest for stage 2; Eligible Deposit Customer must have received Extra Interest for stage 2 before they can receive Extra Interest for stage 3. If Eligible Deposit Customers do not meet the aforesaid positive growth amount requirements at the end of every stage, they will be disqualified forthwith without further notice.
- 4.9 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 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.
- 4.10 Customers can use, deposit and withdraw to/from all of their Savings and Current Account as usual during Counting Period.
- 4.11 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.
- 4.12 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 ÷ total number of dates in a year (Note: HKD is 365 days, USD and CNY are 360 days, including leap year or non-leap year), and then corrected to 2 decimal places. Assume a customer enrolled in January 2024 and his/her "HKD" Stage Average Savings Deposit Growth entitled for calculating Extra Interest is HKD1,000,000 equivalent for all 3 stages:

Year 2024	Counting Period	Stage Average Savings Deposit Growth entitled for calculating Extra Interest (HKD)	Calculation and Extra Interest (HKD)
Stage 1	February 2024	\$1,000,000	$1,000,000 \times 2.50\% \times 29 \div 365 = \text{Extra Interest HKD1,986.30}$
Stage 2	March 2024	\$1,000,000	$1,000,000 \times 3.50\% \times 31 \div 365 = \text{Extra Interest HKD2,972.60}$
Stage 3	April 2024	\$1,000,000	$1,000,000 \times 5.50\% \times 30 \div 365 = \text{Extra Interest HKD4,520.55}$

- 4.13 All the examples and illustrations above are for reference only and they do not represent any guarantee of rewards.
- 4.14 Extra Interest of all the 3 stages will be credited to Eligible Deposit Customers' HKD savings account or HKD current account maintained with the Bank in July 2024. The account into which the Extra Interest will be credited shall be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Deposit Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the Extra Interest, otherwise, the Bank will cancel their eligibility to receive the Extra Interest without further notice and will not reissue the Extra Interest.
- 4.15 All transaction amounts in this Promotion will be calculated in HKD. If the transaction is in a currency other than HKD, the 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 right to amend the exchange rates without prior notice.

5. **90th Anniversary 888 Spring Lucky Draw**

- 5.1 If Customers are eligible to receive Extra Interest for stage 1, each Customer will be entitled to one lucky draw entry to win a cash prize of HKD888. The number of winners is 10.
- 5.2 Each winning Eligible Deposit Customer can get cash reward once only. The Bank will conduct lucky draw in July 2024. Eligible Deposit Customer can check the lucky draw results on the Bank's website. Cash reward will be credited to Eligible Deposit Customers' HKD savings account or HKD current account maintained with the Bank in July 2024. The account into which the cash reward will be credited shall be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Deposit 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 to receive the cash reward without further notice and will not reissue the cash reward.
- 5.3 All directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the "90th Anniversary 888 Spring Lucky Draw". If the relevant Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or when the Bank distributes the rewards, the Bank will cancel his/her eligibility to receive the reward without prior notice.

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 Digital Currency Linked Deposit (Fixed/ Barrier)

- Not a time deposit – "Digital Currency Linked Deposit (Fixed/ Barrier)" is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Derivatives risk – "Digital Currency Linked Deposit (Fixed/ Barrier)" is embedded with currency option(s). Option transactions involve risks. The potential return (or its portion) on a deposit is implicitly utilised for buying the digital currency option, and if the option fails to provide any payout due to unfavourable exchange rate movement, you will receive lesser return (or even no return) on the principal Deposit Amount at the maturity.
- Limited potential gain – The maximum potential gain is limited to the amount of interest calculated at the premium rate specified for the deposit.
- Principal protection at maturity only – The principal protection feature is only applicable if this product is held to maturity.
- Not the same as buying the Linked Currency – Investing in "Digital Currency Linked Deposit (Fixed/ Barrier)" is not the same as buying the Linked Currency directly. Movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of the "Digital Currency Linked Deposit (Fixed/ Barrier)". No amount (whether principal or interest) would be repayable to you by the Bank in the Linked Currency.
- Market risk – The return of "Digital Currency Linked Deposit (Fixed/ Barrier)" is linked to the exchange rates of the Deposit Currency against the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors.
- Liquidity risk – "Digital Currency Linked Deposit (Fixed/ Barrier)" is designed to be held till maturity. You do not have a right to request early termination of this product before maturity.
- Credit risk of the Bank – "Digital Currency Linked Deposit (Fixed/ Barrier)" is not secured by any collateral. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.
- Currency risk – If the Deposit 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.
- Risks of early termination by the Bank – the Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank prior to maturity, you may suffer a substantial loss under this product. See "Can the Bank adjust the terms or early terminate this product?" in the Important Facts Statement of this product.
- Conflicts of interest - Potential and actual conflicts of interest may arise from the different roles played by us and our subsidiaries and affiliates in connection with the "Digital Currency Linked Deposit (Fixed/ Barrier)". Although our economic interests in each role may be adverse to your interests in the "Digital Currency Linked Deposit (Fixed/ Barrier)", we maintain regulatory required information barriers between our different business areas as well as policies and procedures designed to minimize and manage such conflicts of interest to comply with applicable laws and regulations, and to ensure our transactions or dealings will be transacted at arm's length.

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).