

“Striding Ahead to a Prosperous Year of Horse” Promotion (January to March 2026)

General Terms and Conditions

1. The “Bank” refers to Bank of Communications (Hong Kong) Limited.
2. Unless specified otherwise, the “Promotion” refers to 「Striding Ahead to a Prosperous Year of Horse」 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 2026 to 31st March 2026 (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 Margin, Structured Deposit, MPP 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.

1) Customer Relationship and Banking Accounts

(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 2025 and 31st December 2025; 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 sign up for BComBEST Private Services, BComBEST Services and BOCOM FORTUNE Services through Online Channels (including Mobile Banking or Internet Banking) during the Promotion Period will be entitled to extra HKD200 Cash Reward.

Details of Cash Rewards as below:

| Wealth Management Services | “Average Daily Relationship Balance” for the 2nd, 3rd and 4th months after service signing up month (HKD Equivalent) | Cash Reward for “Average Daily Relationship Balance” (HKD) | Cash Reward for “Online Application” (HKD) |
|-----------------------------------|--|---|---|
| BComBEST Private Services | \$10,000,000 or above | \$8,000 | Extra \$200 |
| | \$5,000,000 - below \$10,000,000 | \$5,000 | |
| BComBEST Services | \$3,000,000 or above | \$2,500 | |
| | \$1,000,000 - below \$3,000,000 | \$1,800 | |
| BOCOM FORTUNE Services | \$200,000 or above | \$100 | |

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) satisfy the “Average Daily Relationship Balance” minimum requirement of relevant wealth management services (HKD5,000,000 for BComBEST Private Services, HKD1,000,000 for BComBEST Services and HKD200,000 for BOCOM FORTUNE Services), 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 2026. The account into which Cash Rewards will be credited will be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Wealth Management Customers must maintain a valid HKD Savings Account or HKD Current Account when the Bank credits the Cash Rewards, otherwise the Bank will cancel their eligibility for receiving the Cash Rewards without further notice or reissue.

(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. The “Referee” refers to Customer who has not signed up for the relevant wealth management services during the period from 1st January 2025 to 31st December 2025 (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).
3. For each successful BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services referral through our Branches, Mobile Banking or Internet Banking 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 | \$2,800 |
| BComBEST Services | \$1,800 |
| BOCOM FORTUNE Services | \$150 |

- 3.1. "Branch Referral" refers to Referrer or Referee submitted the "Wealth Management Customer Referral Form" (or known as "Referral Form"), which has filled all required information of the Referee and Referrer for the purpose of joining this program, at any branch(es) of the Bank during the Promotion Period. If there is any missing and/or incorrect information in the Referral Form, the Bank reserves the right to forfeit the Referrer's entitlement of joining this program.
- 3.2. "Online Referral" refers to: i) Referrer successfully acquire the Wealth Management Customer Referral Code through Mobile Banking or Internet Banking during Promotion Period; and ii) Referee filled in that Referral Code on the application page when applying BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services through Mobile Banking or Internet Banking during the Promotion Period.
4. To be eligible to the Referral Rewards, the Referee must continuously maintain the relevant wealth management services and satisfy the "Average Daily Relationship Balance" minimum requirement (HKD5,000,000 for BComBEST Private Services, HKD1,000,000 for BComBEST Services and HKD200,000 for BOCOM FORTUNE Services) from the end of this Promotion to the date of crediting the Referral Reward.
5. The Referrer and the Referee cannot be the same person. If the Referee applies BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services under joint name with the Bank, the Referrer is eligible for the Customer Referral Rewards once only. If the Referrer is one of the account holders of the new BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services under joint name, he/ she is not eligible to the Customer Referral Rewards. If the Referrer refers one of the account holders under his/ her joint account to apply BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services, he/ she is also not eligible to the Customer Referral Rewards.
6. Each Referee can only be referred once. If the same Referee is referred by more than one Referrer, the Customer Referral Rewards will be given to the Referrer who was the first one to submit the referral information to the Bank according to the Bank's record.
7. This referral scheme is not applicable to the staffs of the Bank.
8. Referral Reward will be credited to the HKD Savings or HKD Current Account of the Eligible Referrer on or before 31st May 2026. 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.

(3) BOCOM BAYPAL • Exclusive Win-Win - High Net Worth Customer Rewards

1. Promotion Period: January 1, 2026 to December 31, 2026 (both dates inclusive) ("Promotion Period").
2. This reward is exclusively for customers meeting all the following criteria ("Eligible High-Net-Worth Customers"):
 - 2.1 Customers newly increase their total assets under management ("AUM") with the Bank to HKD 8 million or above in 2026; AND
 - 2.2 Customers holding less than HKD 8 million AUM with the Bank as of December 31, 2025;
 - 2.3 Customers may be individual or joint account holders.
3. The Bank calculates total AUM across customer accounts, including 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 Margin, Structured Deposit, MPF Account, the Cash Values of Insurance Policies, 50% of the mortgage outstanding balance etc. The definition and calculation methodology of "Total AUM" are subject to the Bank's prevailing guidelines.
4. Eligible High-Net-Worth Customers meeting the following asset size requirements will receive a HKD 2,888 cash reward:
 - 4.1 Quarter-end AUM under the customer's name reaches HKD 8 million or above.
 - 4.2 The average month-end AUM of each month during the statistical quarter reaches HKD 8 million or above.

| Statistical Period | Reward Crediting Date |
|----------------------------|---------------------------|
| Jan 1, 2026 – Mar 31, 2026 | On or before Jun 30, 2026 |
| Apr 1, 2026 – Jun 30, 2026 | On or before Sep 30, 2026 |
| Jul 1, 2026 – Sep 30, 2026 | On or before Dec 31, 2026 |
| Oct 1, 2026 – Dec 31, 2026 | On or before Mar 31, 2027 |

5. Eligible High-Net-Worth Customers may receive the cash reward only once during the entire Promotion Period.
6. The Bank reserves the right to suspend, modify, or terminate this promotion and amend these terms and conditions at any time without prior notice.

7 Cash Rewards will be credited into Eligible High-Net-Worth Customer's HKD Savings Account or HKD Current Account with the Bank. The account receiving the Cash Rewards will be determined by the Bank solely and will be reflected in the transaction records of the account and no separate notification will be provided. The Eligible High-Net-Worth Customer must maintain a valid HKD Savings Account or HKD Current Account when the Bank credits the Cash Rewards, otherwise the Bank will cease their eligibility for receiving the Cash Rewards without further notice or reissue.

(4) BOCOM • Top Talent Reward

- 1 Promotion Period: January 1, 2026 to March 31, 2026 (both dates inclusive) ("Promotion Period").
- 2 "Our Bank" refers to Bank of Communications (Hong Kong) Limited.
- 3 This offer is applicable only to customers who meet all of the following criteria ("Eligible Customers"):
- 3.1 Open a valid single-named HKD savings account or single-named HKD current account (excluding joint accounts) with the Bank during the Promotional Period; and
- 3.2 Hold an account opened with a Hong Kong Identity Card bearing an alphabet 'F';
- 3.3 Individuals coming to Hong Kong holding valid visas under: (1) Top Talent Pass Scheme, (2) Quality Migrant Admission Scheme, (3) Admission Scheme for Mainland Talents and Professionals, (4) Technology Talent Admission Scheme, etc.

Reward (1): Details of "BComBEST" Offer

- 4 For details of "BComBEST" services, please visit our Bank's website.
- 5 Exemption from the 24-month "Premier Banking" combined wealth management total value requirement. Customers who select or upgrade their existing services to "BComBEST" services through our Bank's branches during the Promotion Period can be exempted from the "combined wealth management total value" requirement for the first 24 months of "BComBEST". From the 25th month after the selection or upgrade of services, customers need to maintain the "combined wealth management total value" at the amount specified by our Bank (currently HKD 1 million). For details of the "combined wealth management total value", please visit our Bank's website <https://www.hk.bankcomm.com/hk/hk/cn/file/getContentPath.html?fileId=2074006>.

Reward (2): Details of "Welcome Task Reward" Offer

- 6 Newly arrived talents (Eligible Customers) who open a savings account with Bank of Communications (Hong Kong) can collect a pre-loaded Octopus card with HK\$50 at their following branch upon account opening. Limited quantity available on a first-come, first-served basis.
- 7 Eligible Customers maintaining a quarter-end AUM of HK\$50,000 or above under their customer number will receive HK\$288 cash rebate.
- 8. The Bank calculates total AUM across customer accounts, including 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 Margin, Structured Deposit, MPF Account, the Cash Values of Insurance Policies, 50% of the mortgage outstanding balance etc. The definition and calculation methodology of "Total AUM" are subject to the Bank's prevailing guidelines.
- 9 Each eligible customer may enjoy this reward once only.
- 10 After the promotion period, Bank of Communications (Hong Kong) will identify customers qualifying for the "New Account Bonus Reward" and credit the reward into their valid savings or current checking account with the Bank (at the Bank's discretion).

| Statistical Period | Reward Crediting Date |
|----------------------------|---------------------------|
| Jan 1, 2026 – Mar 31, 2026 | On or before Jun 30, 2026 |

11 Cash Rewards will be credited into Eligible Customer's HKD Savings Account or HKD Current Account with the Bank. The account receiving the 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. The Eligible Customer must maintain a valid HKD Savings Account or HKD Current Account when the Bank credits the Cash Rewards, otherwise the Bank will cease their eligibility for receiving the Cash Rewards without further notice or reissue.

(5) "Cross-boundary Wealth Management Connect Scheme" Exclusive Rewards

- 1. Promotion Period: January 1, 2026 to March 31, 2026 (both dates inclusive) ("Promotion Period").
- 2. This offer is only applicable to customers who meet all of the following conditions ("Eligible Customers"):
- 2.1 New customers who open a WMC account during the Promotion Period; and
- 2.2 The new customer must successfully complete all procedures and formalities for opening and using the WMC account during the Promotion Period.
- 3. "New customer" refers to a customer who has never opened a WMC account before the Promotion Period.
- 4. Eligible customers who successfully net remit inward/outward an amount of RMB 100,000 or more during the corresponding statistical period of any quarter during the Promotion Period can enjoy a cash rebate of HKD 800. Details are as follows:

| Outward / Inward Amount (RMB) | Cash Rebate(HKD) |
|---|------------------|
| New Southbound Customers who successfully remit in RMB 100,000 or more | 800 |
| New Northbound Customers customers who successfully remit out RMB 100,000 or more | 800 |

- Each eligible customer can only enjoy the cash rebate once during the entire Promotion Period.
- The successful net remittance inward/outward amount of each eligible customer will be calculated according to the corresponding statistical period of each quarter, and only the net remittance inward/outward amount during the corresponding statistical period of that quarter will be counted. The corresponding statistical period of each quarter is shown in the following table. The "net remittance inward/outward" will be calculated by subtracting the "Wealth Management Connect used quota" on the last day of the corresponding statistical period of the previous quarter from the "Wealth Management Connect used quota" on the last day of the corresponding statistical period of the relevant quarter. If the net remittance in/out amount is less than RMB 100,000, no cash rebate will be given. The cash rebate will be credited to the eligible customer's Hong Kong dollar savings deposit account with the Bank before the following dates before the statistics.

| Statistical Period | Reward Crediting Date |
|----------------------------|---------------------------|
| Jan 1, 2026 – Mar 31, 2026 | On or before Jun 30, 2026 |

- The "Wealth Management Connect used quota" refers to the net remittance amount of the "bank personal quota" of the customer's "Cross-border Wealth Management Connect" account. The definition and calculation of the "bank personal quota" will be subject to the relevant terms and conditions of the "Cross-border Wealth Management Connect" service.
- When the cash rebate is deposited, the relevant savings account must still be valid, otherwise the cash rebate cannot be enjoyed.

Remittance Handling Fee Preference, Foreign Currency Exchange Preference, Fixed-amount Fund Investment Preference

- The following preferences are only applicable to new and existing customers of the WMC account. The customer must have successfully completed all procedures and formalities for opening and using the WMC account when enjoying the following preferences ("Cross-border Wealth Management Connect Eligible Customers") and are only applicable to transactions conducted within the "Cross-border Wealth Management Connect" account.
- Cross-border Wealth Management Connect Eligible Customers can enjoy the following preferences during the Promotion Period. Details are as follows:

| Preference Items | Preference Details (Customers must conduct the following transactions within their "Cross-border Wealth Management Connect" accounts under their names in order to enjoy the preferences.) |
|------------------------------------|---|
| Remittance Fee Discount | Fee waiver for remittance to the same beneficiary's account in the Bank of Communications Chinese Mainland Branch during the Promotion Period |
| Foreign Currency Exchange Discount | Customers who conduct designated foreign currency exchange via electronic channels can enjoy up to 20 pips exchange discount during the Promotion Period |
| Lump Sum Investment Funds Discount | Subscription fee of 0% is offered for the subscription amount of HKD 20,000 or above or its equivalent during the Promotion Period |

- The remittance handling fee preference only exempts the remittance handling fee charged by the Bank.
- The "Cross-border Wealth Management Connect" has a total limit on remittances and investments, and each investor can enjoy a quota of RMB 1.5 million.
- "Electronic channels" include online banking and mobile phone banking. "Specified foreign currencies" include 9 currencies: RMB, USD, GBP, JPY, AUD, NZD, CAD, EUR, and CHF.
- Cross-border Wealth Management Connect Eligible Customers still need to pay all other charges related to the fund, including conversion fees, redemption fees, management fees, and other fees for the relevant fund fixed-amount investment plan.

(6) Student Savings New Account Reward

- The promotion period of this offer is from January 1, 2026 to March 31, 2026 (both dates inclusive) ("Promotion Period").
- "Our Bank" refers to Bank of Communications (Hong Kong) Limited.
- This offer is only applicable to customers who meet all of the following conditions simultaneously (hereinafter referred to as "Eligible Customers"):

- 3.1. Full-time students of universities/ post-secondary institutions in Hong Kong and outside Hong Kong who are aged 18 or above; and
- 3.2. Students must hold valid student identity document; and
- 3.3. The occupation must be recorded as a student in the Bank's system; and
- 3.4. Newly opened or already holding a valid single-name Hong Kong dollar savings account or single-name Hong Kong dollar current account with the Bank (excluding joint accounts).
4. Students (Eligible Customers) who open a savings account with Bank of Communications (Hong Kong) will receive HK\$88 cash rebate.
5. Eligible Customers maintaining a quarter-end AUM of HK\$10,000 or above under their customer number will receive HK\$188 cash rebate.
6. The Bank calculates total AUM across customer accounts, including 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 Margin, Structured Deposit, MPF Account, the Cash Values of Insurance Policies, 50% of the mortgage outstanding balance etc. The definition and calculation methodology of "Total AUM" are subject to the Bank's prevailing guidelines.
7. Each eligible customer may enjoy this reward once only.
8. After the promotion period, Bank of Communications (Hong Kong) will identify customers qualifying for the "Student Savings New Account Bonus Reward" and credit the reward into their valid savings or current checking account with the Bank (at the Bank's discretion). The above cash rewards will be credited to the eligible customer's valid savings or checking current deposit account with the Bank (at the Bank's discretion) during the following periods according to the date when the eligible customer registers for the student savings new account reward.

| Statistical Period | Reward Crediting Date |
|----------------------------|---------------------------|
| Jan 1, 2026 – Mar 31, 2026 | On or before Jun 30, 2026 |

9. During the entire promotion period and when the Bank credits the cash rebate, the relevant account must be valid and in good credit standing, otherwise the Bank has the right to cease the customer's eligibility for the reward without prior notice. In addition, the cash rebate cannot be exchanged for cash, converted into other gifts, returned or transferred.

(7) "Overseas Chinese Customers" New Account Reward

1. The promotion period of this offer is from January 1, 2026 to December 31, 2026 (both dates inclusive) ("Promotion Period").
2. This reward is only applicable to customers who meet all of the following conditions simultaneously (hereinafter referred to as "Eligible Customers"):
 - 2.1. Chinese ethnic people who live overseas for most of the time, including Chinese ethnic people holding foreign passports; Chinese ethnic people holding Chinese passports issued by Chinese embassies abroad; compatriots from Taiwan and Macau; Chinese ethnic people who have emigrated overseas with Hong Kong identity cards; and
 - 2.2. Open a valid single-name Hong Kong dollar savings account or single-name Hong Kong dollar current account with the Bank during the Promotion Period (excluding joint accounts).

Reward (1): Details of "BComBEST" Offer

3. For details of "BComBEST" services, please visit the Bank's website.
4. Exemption from the 12-month "BComBEST" combined wealth management total value requirement. Customers who select or upgrade their existing services to "BComBEST" services through the Bank's branches during the Promotion Period can be exempted from the "combined wealth management total value" requirement for the first 12 months of "BComBEST". From the 13th month after the selection or upgrade of services, customers need to maintain the "combined wealth management total value" at the amount specified by the Bank (currently HKD 1 million). For details of the "combined wealth management total value", please visit the Bank's website <https://www.hk.bankcomm.com/hk/hk/cn/file/getContentPath.html?fileId=2074006>.

Reward (2): Details of "Welcome Reward" Offer

5. Eligible customers can receive a HKD 100 cash reward by completing any one of the following 2 specified transactions within 90 days (including both the first and last days) after opening a savings account, and can receive a HKD 300 cash reward by completing all of the following 2 specified tasks at the same time. Each eligible customer can only enjoy the reward once at most during the Promotion Period.

| Specified Tasks | Definitions |
|------------------------------------|--|
| Open a Time Deposit | Open a time deposit through the Bank's branches/mobile banking/online banking. |
| Foreign Currency Exchange Discount | Successfully conduct an instant foreign currency exchange transaction through the Bank's branches/online banking/mobile banking. |

6. Each eligible customer can only receive this promotion reward once.
7. The above cash rewards will be credited to the eligible customer's valid savings or checking current deposit account with the Bank (at the Bank's discretion) during the following periods after identifying the eligible customers by the Bank.

| Registration Period | Reward Credit Date |
|----------------------------|---------------------------|
| Jan 1, 2026 – Mar 31, 2026 | On or before Jun 30, 2026 |

8. During the entire promotion period and when the Bank credits the cash rebate, the relevant savings account must be valid and in good credit standing, otherwise the Bank has the right to cancel the customer's eligibility for the reward without prior notice. In addition, the cash rebate cannot be exchanged for cash, converted into other gifts, returned or transferred.

(8) "S² Payroll Account" Welcome Promotion - Please refer to the terms and conditions of "S² Payroll Account" Welcome Promotion for details.

2) Investment and Wealth Management

(1) Investment Offers

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 the subscription to Investment Funds**, 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 conduct the "First Investment Funds Subscription" through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank, Subscription Fee will be fully rebated for **the Designated Subscription Amount at or below HKD500,000 or equivalent**.

1.1.3 **Subsequent Transaction Amount of the "First Investment Funds Subscription" (i.e. Transaction Amount exceeds HKD500,000 or equivalent of the "First Investment Funds Subscription") and Transaction Amount of the subsequent order(s):** 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 2024 to 31st December 2025 (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 the subscription to Investment Funds**, 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 conduct the "First Investment Funds Subscription" through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank, Subscription Fee will be fully rebated for **the Designated Transaction Amount at or below HKD300,000 or equivalent**.

1.2.3 **Subsequent Transaction Amount of the "First Investment Funds Subscription" (i.e. Transaction Amount exceeds HKD300,000 or equivalent of the "First Investment Funds Subscription") and Transaction Amount of the subsequent order (s):** 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 2024 to 31st December 2025 (both dates inclusive).

1.3 "New Investment Funds Customers - BOCOM FORTUNE Services" Privileges

1.3.1 The privilege is only applicable to "New Investment Funds Customers – BOCOM FORTUNE Services" **who have successfully joined "BOCOM FORTUNE Services" before the subscription to Investment Funds**, and continuously maintain the "BOCOM FORTUNE Services" qualifications

until the Subscription Fee Rebate amount is reimbursed.

1.3.2 “New Investment Funds Customers- BOCOM FORTUNE Services” who conduct the First Investment Funds Subscription through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank, Subscription Fee will be fully rebated for **the Designated Subscription Amount at or below HKD100,000 equivalent**.

1.3.3 **Subsequent Transaction Amount of the “First Investment Funds Subscription” (i.e. Transaction Amount exceeds HKD100,000 or equivalent of the “First Order Date”) and Transaction Amount of the subsequent order (s):** For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the “New Investment Funds Customers – BOCOM FORTUNE 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 – BOCOM FORTUNE 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.

1.3.4 “New Investment Funds Customer- BOCOM FORTUNE Services” refers to BOCOM FORTUNE 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 2024 to 31st December 2025 (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” Privileges:**

1.4.1 **“First Investment Funds Subscription” refers to the first successful subscription order made through Internet Banking, Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period. It is only applicable to a single Investment Funds Subscription (with a single fund code) and not applicable to cumulative subscriptions. If a customer conducts multiple subscriptions on the same trading day, the “First Investment Funds Subscription” will be determined by the time of the first transaction submitted, as recorded by the Bank. Each Customer is entitled to the subscription fee rebate of the “First Investment Funds Subscription” ONCE during the Promotion Period. The Bank reserves the right to amend the calculation method of the “First Investment Funds Subscription” at its sole discretion.**

1.4.2 **The “Designated Subscription Amount” refers to the subscription amount of the “First Investment Funds Subscription” , and is subject to the eligible customer groups. Subsequent Transaction Amount of the “First Investment Funds Subscription” and Transaction Amount of the subsequent order date(s) will be excluded from “Designated Subscription Amount”.**

1.4.3 **The maximum Subscription Fee Rebate is as follows:**

| Customer Group of New Investment Funds Customers | Designated Subscription Amount of the First Investment Funds Subscription (HKD equivalent) | Maximum Subscription Fee Rebate (%) for “the First Investment Funds Subscription” | Maximum Subscription Fee Rebate (HKD) during the Promotion Period |
|--|--|---|---|
| BComBEST Private | At or below 500,000 | 1.25% | 6,250 |
| BComBEST | At or below 300,000 | 1.75% | 5,250 |
| BOCOM FORTUNE | At or below 100,000 | 2.75% | 2,750 |

1.4.4 Subscription Fee Rebate is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above; and is not applicable to investment funds Regular Investment Plan.

1.4.5 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.

1.4.6 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.

1.4.7 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 2026. The relevant customer group, 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 2025 to 31st December 2025 (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 2025 to 31st December 2025 (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 2026. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

3. **Investment Funds Online Subscription Privileges**

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

| Investment Funds Online Subscription Accumulated Transaction Amount (HKD equivalent) | Extra Subscription Fee Rebate (HKD) |
|---|--|
| 900,000 – 2,899,999.99 | 900 |
| 2,900,000 or above | 3,900 |

3.2 **Applicable to “Investment Funds Online Subscription Privileges”:**

3.2.1 The Extra Subscription Fee Rebate offer is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.

3.2.2 Every Eligible Customer of Investment Funds Online Subscription Privileges is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.

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

3.2.4 The Extra Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Online Subscription Privileges on or before 30th June 2026. 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 (excluding Money Market 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 2026. 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 Linked Investment Products Customers" Privileges

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

- 5.1.2 "New Equity Linked Investments Customers" refer to Customers who have not held any Equity Linked Investments Account with the Bank during the period from 1st July 2025 to 31st December 2025 (both dates inclusive).

- 5.1.3 "New 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.

- 5.1.4 "New Currency Linked Investments Customers" refers to Customers who have not subscribed any Deposit EXTRA through the bank during the period from 1st July 2025 to 31st December 2025 (both dates inclusive). Customers who have made any Deposit EXTRA transaction during the mentioned period, shall not be "New Currency Linked Investments Customers".

- 5.1.5 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.

- 5.1.6 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 2026. 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.

5.2 "Selected Linked Investment Products 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 2025 to 31st December 2025 (both dates inclusive).

- 5.2.3 "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.

- 5.2.4 "Selected Currency Linked Investments Customers" refers to Customers who have not subscribed any Deposit EXTRA through the bank during the period from 1st July 2025 to 31st December 2025 (both dates inclusive). Customers who have made any Deposit EXTRA-transaction during the mentioned period, shall not be "Selected Currency Linked Investments Customers".

- 5.2.5 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.

- 5.2.6 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 2026. 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.

5.3 "Existing Linked Investment Products 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 2025 to 31st December 2025 (both dates inclusive).

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

- This promotional offer is only applicable to Customers who open a “New Precious Metals and Foreign Exchange Margin Trading Account” during the Promotion Period (“Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers”).
- Privilege 1:** Eligible Customers who have successfully joined the “BComBEST Private Services” / “BComBEST Services” / others and open a “New Precious Metals and Foreign Exchange Margin Trading Account” during the Promotion Period can enjoy a cash reward as below once:

| Wealth Management Services | Cash reward gain by open “New Precious Metals and Foreign Exchange Margin Trading Account” |
|---|---|
| BComBEST Private Services / BComBEST Services | HKD200 |
| Others | HKD100; or 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 HKD200. |

- Privilege 2:** 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.
- “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.
- The trading date is based on the trading date recorded in the statement.
- “Online Trading Channels” of the Bank include “Bank of Communications(Hong Kong)” Mobile App and Internet Banking Services.
- Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers must have successfully enrolled “BComBEST Private Services” / “BComBEST Services” when opening a “New Precious Metals and Foreign Exchange Margin Trading Account” or conduct the Precious Metals/USD Foreign Exchange Margin transaction(s), and must continuously maintain the eligibility of “BComBEST Private Services” / “BComBEST Services” until at the time of the Privilege rebates being deposited into the Precious Metals and Foreign Exchange Margin Trading Account with our bank, in order to enjoy this offer.
- 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 and Privilege 2 only once.
- 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 31st May 2026. 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.
- 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.

(3) “Treasury Product” Step-Up Bonus Interest Rate Privileges

- “Customer(s)” refers to individual customer(s) (including sole name and joint names account) of the Bank’s retail banking line.
- The Promotion Period is divided into 3 phases: :

| Phase | Date |
|-----------|--------------------------|
| Phase 1 : | 1 Jan 2026 – 31 Jan 2026 |
| Phase 2 : | 1 Feb 2026 – 28 Feb 2026 |
| Phase 3 : | 1 Mar 2026 – 31 Mar 2026 |

- Extra Bonus Interest Rate Privileges
Customer(s) who have subscribed or purchased any “Eligible Treasury Products” below with “Eligible Transaction Amount” with equivalent to HKD1,500,000 or above per single transaction during the Promotional Period will be entitled to the Extra Bonus Interest Rate Privileges HK\$500,

| Eligible Treasury Products | Eligible Transaction Amount |
|---|---|
| Currency Linked Structured Deposit(CLD) | Total Investment Amount |
| Structured Deposits (Principal Protected)-Digital Currency Linked Deposit (Fixed/ Barrier) | Total Investment Amount |
| Retail Certificate of Deposit (offered to Retail Customers) | The Principal value (which refers to Face amount X Client Price , excluding the Accrual interest paid by Clients) |

4. Step-Up Bonus Interest Rate Privileges

A) Customer(s) who conducted " Eligible transaction" during Phase 1

i.) And conducted " Eligible transaction" during Phase 2 but not during Phase 3, each " Eligible transaction" will be entitled to the Step-Up Bonus Interest Rate Privileges HK\$600 during the Phase 2

| Phase | Customer(s) conducted " Eligible transaction" | Step-Up Bonus Interest Rate Privileges for the specific Phase (Each "Eligible transaction) |
|-----------|---|--|
| Phase 1 : | ✓ | ✗ |
| Phase 2 : | ✓ | HK\$600 |
| Phase 3 : | ✗ | ✗ |

ii.) And conducted " Eligible transaction" during Phase 3 but not during Phase 2, each " Eligible transaction" will be entitled to the Step-Up Bonus Interest Rate Privileges HK\$600 during the Phase 3

| Phase | Customer(s) conducted " Eligible transaction" | Step-Up Bonus Interest Rate Privileges for the specific Phase (Each "Eligible transaction) |
|-----------|---|--|
| Phase 1 : | ✓ | ✗ |
| Phase 2 : | ✗ | ✗ |
| Phase 3 : | ✓ | HK\$600 |

iii.) And conducted " Eligible transaction" during both Phase 2 and Phase 3, each " Eligible transaction" will be entitled to the Step-Up Bonus Interest Rate Privileges HK\$600 during the Phase 2 and HK\$1,500 during Phase 3.

| Phase | Customer(s) conducted " Eligible transaction" | Step-Up Bonus Interest Rate Privileges for the specific Phase (Each "Eligible transaction) |
|-----------|---|--|
| Phase 1 : | ✓ | ✗ |
| Phase 2 : | ✓ | HK\$600 |
| Phase 3 : | ✓ | HK\$1,500 |

B) Customer(s) who did not conduct " Eligible transaction" during Phase 1

And conducted " Eligible transaction" during both Phase 2 and Phase 3, each " Eligible transaction" will be entitled to the Step-Up Bonus Interest Rate Privileges HK\$600 during the Phase 3.

| Phase | Customer conducted " Eligible transaction" | Step-Up Bonus Interest Rate Privileges for the specific Phase (Each "Eligible transaction) |
|-----------|--|--|
| Phase 1 : | ✗ | ✗ |
| Phase 2 : | ✓ | ✗ |
| Phase 3 : | ✓ | HK\$600 |

5. During the entire Promotion Period, the total maximum amount of Extra Bonus Interest Rate Privileges and Step-Up Bonus Interest Rate Privileges for each "Customer" can enjoy is HK\$15,000.
6. Each " Eligible Transaction Amount" will be converted into Hong Kong dollars at the exchange rate on the transaction date for calculating its transaction amount.
7. If the relevant transaction fulfills the conditions of and is eligible for rewards of other promotion programs held at the same time, customers may also enjoy the other promotion offers.
8. Cash reward will be credited into Customers' HKD current account or HKD savings account with the Bank on or before 29th April 2026 and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the cash reward, otherwise the Bank will cancel their eligibility for receiving the cash reward without further notice or re-issuance.
9. A limited quota for this promotion will be offered on a first-come, first-served basis.
10. Unless specified otherwise, 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.

(4) “Treasury Product” Extra Bonus Interest Rate Privileges

- Offers are applicable to the Bank’s retail banking clients but excluding corporate customer(s) of the Bank’s retail banking line and Private Banking clients.
- Clients who fulfill the below requirements can enjoy “Bonus Time Deposit Interest Rate” 6% for 1-week (Eligible transaction) :
 - Conduct “FX Pre Order” transaction with equivalent to HKD1,000,000 or above per single transaction held with the Bank (“Eligible transaction”) through their designated relationship manager during the Promotion Period and
 - Set up a 1-week time deposit with “Eligible transaction” amount within the same transaction day (“Eligible Time Deposit”).
- Customer can be entitled to basic Time Deposit Interest and Bonus Time Deposit Interest simultaneously. These two kinds of interest are calculated separately. If a customer is not entitled to the Bonus Time Deposit Interest, it shall not affect the calculation for his/her basic Time Deposit Interest.
- “Bonus Time Deposit Interest” 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.

| “Eligible Time Deposit” Currency | Calculation method |
|----------------------------------|---|
| HKD/GBP | “Eligible Time Deposit” X 6% X (Deposit Tenor/365 Days) |
| EUR/AUD/NZD/USD/RMB/CAD/JPY | “Eligible Time Deposit” X 6% X (Deposit Tenor/360 Days) |

- During the entire Promotion Period, the maximum amount of Bonus Time Deposit Interest for each “Eligible Clients” can enjoy is HK\$20,000.
- “Bonus Time Deposit Interest” will be credited to Customers’ HKD current account or HKD savings account with the Bank on or before 29th Apr 2026 and will be reflected in the transaction records of the account and no separate notification will be provided.
- 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) Securities Services Welcome Offer

- The following offer is only applicable to personal customers who fulfilled both requirements below (“Eligible Customers”):
 - Open a “New Securities Account”(either “New Cash Securities Account” or “New Securities Margin Account”); and
 - Choose to receive securities e-statements and forgo receiving physical statements.
- All directors and / or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in this “Securities Services Welcome Offer”. If the related Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or at a time when the Bank distribute the related offer/reward, the Bank will cancel his / her eligibility to receive the offer without prior notice.
- This offer is not applicable to Securities Accounts of our Bank’s Private Banking Customers and Capital Investment Entrant Scheme (“CIES”) Customers, as well as Securities Accounts for estate administration.
- Commission Privilege - New Cash Securities Account**
 - Eligible Customers, who use the “New Cash Securities Account” to successfully execute BUY transactions of securities denominated in Hong Kong Dollar (“HKD”) or Renminbi (“RMB”) and listed on 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 - HKD 39,000;
 - BCoMBEST Customers - HKD 29,000;
 - BOCOM FORTUNE Customers - HKD 19,000;
 - Other customers - HKD 9,000
 - “New Cash Securities Account” means the account holder does not maintain any Cash Securities Account with the Bank (irrespective of whether the account was held under 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.
- Commission Privilege - New Securities Margin Account**
 - Eligible Customers, who use the “New Securities Margin Account” to successfully execute BUY transactions of securities denominated in Hong Kong Dollar (“HKD”) and listed on the Hong Kong Exchange and Clearing Limited (“HKEx”) via any 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:

- 5.1.1. BComBEST Private Customers - HKD 39,000;
- 5.1.2. BComBEST Customers - HKD 29,000;
- 5.1.3. BOCOM FORTUNE Customers - HKD 19,000
- 5.2. "New Securities Margin Account" means the account holder does not maintain any Securities Margin Account with the Bank (irrespective of whether the account was held under sole name, joint names or corporate names) during 365 days preceding the opening of the account.
6. 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.
7. "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.
8. The commission rebate will be credited to the "New Securities Account" on or before 31st October 2026.
9. Eligible Customers must still maintain the "New Securities Account" at the time the commission rebate is being credited to the relevant account. If the customers close the "New Securities Account" or elect to receive physical copies of Securities Statement on or prior to the date of commission rebate being credited to the relevant account, the customers will no longer be eligible to receive the commission rebate.
10. 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.
11. 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.

(6) Deposit of Securities 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. However, they do not include the debt securities listed in HKEx, which are issued by Ministry of Finance of the PRC, HKSAR Government and other institutions.
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 2026. 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.
7. All directors and / or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in this "Securities Deposit Privileges". If the related Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or at a time when the Bank distribute the related reward, the Bank will cancel his / her eligibility to receive the reward without prior notice.
8. This offer is not applicable to Securities Accounts of our Bank's Private Banking Customers and Capital Investment Entrant Scheme ("CIES") Customers, as well as Securities Accounts for estate administration.

(7) 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".

3) Deposit, Loans and Remittances

(1) Retail Individual Customer Electronic Channel Greater Bay Area Remittance Handling Fee Exemption Offer

- 1 The promotion period of this offer is from January 1, 2026 to December 31, 2026 (both dates inclusive) ("Promotion Period").
- 2 This offer is only applicable to customers who meet all of the following conditions ("Eligible Customers"):
 - 2.1 Conduct outward remittance through the Bank's online banking/mobile phone banking; and
 - 2.2 The remittance currency can be any currency supported by online banking/mobile phone banking for remittance; and
 - 2.3 The receiving bank is a mainland branch of Bank of Communications Co., Ltd. in China.
- 3 This promotion is applicable to retail individual customers, including individual accounts and joint accounts.
- 4 The exemption offer is only limited to the Bank's remittance handling fee. If the transaction involves other fees (such as correspondent bank fees) and fees that are not charged to the customer, they are not within the scope of handling fee exemption.
- 5 Applicable to telegraphic transfer: The following specified branches must be found in the SWIFT ADDRESS of the beneficiary's bank when applying for remittance.

| Branch Name | SWIFT Code | Branch Name | SWIFT Code |
|------------------|-------------|------------------|-------------|
| Guangdong Branch | COMMCNSHGUA | Jiangmen Branch | COMMCNSHJMN |
| Shenzhen Branch | COMMCNSHSZN | Zhaoqing Branch | COMMCNSHZQG |
| Macau Branch | COMMMOMXXXX | Qingyuan Branch | COMMCNSHQYN |
| Zhuhai Branch | COMMCNSHZHI | Chaozhou Branch | COMMCNSHCHB |
| Shantou Branch | COMMCNSHSTU | Meizhou Branch | COMMCNSHMEI |
| Foshan Branch | COMMCNSHFSA | Zhanjiang Branch | COMMCNSHZJA |
| Dongguan Branch | COMMCNSHDGN | Maoming Branch | COMMCNSHMMG |
| Zhongshan Branch | COMMCNSHZSN | Heyuan Branch | COMMCNSHHYN |
| Jieyang Branch | COMMCNSHJYG | Shaoguan Branch | COMMCNSHSGN |
| Huizhou Branch | COMMCNSHHUI | | |

(2) "Cross-border RMB Salary Direct Transfer" Promotion Reward

- 1 The promotion period of this offer is from January 1, 2026 to December 31, 2026 (both dates inclusive) ("Promotion Period").
- 2 This offer is only applicable to customers who meet all of the following conditions ("Eligible Customers"):
 - 2.1 Hold a valid single-name Hong Kong dollar savings account or single-name Hong Kong dollar current account with the Bank (excluding joint accounts); and
 - 2.2 Successfully complete the "immediate registration" service of cross-border RMB salary direct transfer through online banking/mobile phone banking; and
 - 2.3 Successfully register the Bank's "S² payroll account" service.
- 3 The remittance limit of "Cross-border RMB Salary Direct Transfer" is determined according to the total annual salary shown in the income proof documents provided by the customer to the Bank.
- 4 The "immediate transfer" service in "Cross-border RMB Salary Direct Transfer" can be directly remitted to the designated receiving account of Bank of Communications in the Chinese Mainland under the same name or of a direct relative. The Bank can decide to accept the commission and the mainland branch of Bank of Communications will review whether to accept the remittance. The non-same-name payee must be a direct relative of the remitter, such as spouse, children, and parents.

Reward (1): Details of "Registration Reward" Offer

- Eligible customers must successfully complete the "Instant Registration" service of cross-border RMB salary direct transfer through the Bank's online banking/mobile phone banking.
- The Bank will credit the HK\$100 cash reward amount that eligible customers can enjoy to the eligible customer's valid savings or checking current deposit account with the Bank (at the Bank's discretion) before Mar 31, 2026.

Reward (2): Details of "Handling Fee Exemption" Offer

- The exemption offer is only limited to the Bank's remittance handling fee. If the transaction involves other fees (such as correspondent bank fees) and fees that are not charged to the customer, they are not within the scope of handling fee exemption.

Reward (3): Exchange of Preferential Points

- Eligible customers can enjoy a 30-basis point foreign currency exchange points preference only by exchanging Hong Kong dollars for RMB and remitting through the cross-border RMB salary direct transfer "Instant Transfer" service in the Bank's online banking/mobile phone banking.
- This preference is not applicable to foreign currency cash exchange or transactions of foreign exchange through the Bank's online banking/mobile phone banking.

(3) "Online Time Deposit" Offer x "New Year 888 Lucky Draw"

- The Promotion Period of this offer is from 2nd January 2026 to 31st March 2026 (both dates inclusive).
- "Online Time Deposit" refers to flash offer of "Online New Fund Time Deposit" and "Online Delighted Time Deposit".
- 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.
- 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.
- For the latest preferential interest rates of "Online Time Deposit", please refer to the Bank's website or contact our staff for details.
- 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".
- 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.
- "Eligible New Fund Balance" refers to the above sole-named customer's (excluded joint-named accounts) and corporate customer's incremental balance when comparing the latest deposit balance with the balance of deposits in the same currency as of the last month end, after deduction of the sum of principal amount of same currency which has been entitled to all new fund offers of time deposit 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". New Funds do not include funds transferred from customer's own joint-name accounts. In case of any dispute on the definition of "Eligible New Fund Balance", the Bank reserves the right of final decision.
- 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.
- The interest rates of "Online Delighted Time Deposit" are applicable to both new and existing funds.
- 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 and fulfill the following requirements during the Promotion Period will be entitled to unlimited "New Year 888 Lucky Draw" entries (the "Eligible Lucky Draw Customers"). During the entire Promotion Period, each Eligible Lucky Draw Customer is eligible to win Lucky Draw once only. There will be 100 winners in total. The winner will receive a cash prize of HK\$888 ("Cash Reward") and the details are as follows:

| To place an "Online Time Deposit" successfully and fulfill Requirements below | Number of Lucky draw entries |
|---|------------------------------|
| As BComBEST Private Services Customer on 31 st March 2026 | 3 (Once only) |
| As BComBEST Services Customer on 31 st March 2026 | 2 (Once only) |
| As BOCOM FORTUNE Services Customer on 31 st March 2026 | 1 (Once only) |
| Place <u>each</u> Flash offer of "Online New Fund Time Deposit" | 2 (Unlimited) |
| Place <u>each</u> "Online Delighted Time Deposit" | 1 (Unlimited) |

- All transactions are subject to the Bank's records.

13. The Bank will conduct the Lucky Draw in May 2026 and the Eligible Lucky Draw 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 May 2026. 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.
14. All directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the "New Year 888 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.

(4) High Interest Savings Deposit Promotion for Individual Customers & Spring Lucky Draw

1. The promotion period of High Interest Savings Deposit Promotion for Individual Customers ("this Promotion") is from 1st January 2026 to 31st March 2026 (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. For all records of services and transaction in this Promotion, the Bank's record shall prevail. Related terms and conditions apply to all services related to this Promotion. Please contact the Bank's staff for details.
4. 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 as below, then select Promotion Code 202601WMD000094 and fill in customer registration information: name of account holder, identity card / passport number and local mobile phone number.
https://eb.hk.bankcomm.com/eb/gateWay/gwPromoRegForm.do?locale=en_US

5. HKD/ USD Extra Savings Deposit Rate ("Extra Interest")

- 5.1 Each registration period corresponds to a Counting Period of 3 months and is divided into 3 stages separately. Comparing with December 2025's Average Savings Deposit Balances of the Designated Currency (including HKD and USD), 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 | 1.00% | 1.50% | 3.00% |
| USD | 2.00% | 2.50% | 4.00% |

- 5.2 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 2026 to February 2026 | March 2026 | April 2026 | May 2026 |
| March 2026 | April 2026 | May 2026 | June 2026 |
| HKD/USD: 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: 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) |

- 5.3 "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.
- 5.4 **Savings Deposit of HKD and USD under each Eligible Deposit Customer will be counted separately.**
- 5.5 "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 Deposit 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.
- 5.6 "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 2025, and customers will not get any reward if the net growth amount is less than HKD100,000 equivalent.

- 5.7 Only the designated amount of Stage Average Savings Deposit Growth will be used to calculate and entitled to the Extra Interest. 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.
- 5.8 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.
- 5.9 Customers can use, deposit and withdraw to/from all of their Savings and Current Account as usual during Counting Period.
- 5.10 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.
- 5.11 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 is 360 days, including leap year or non-leap year), and then corrected to 2 decimal places. Assume both customer A and customer B enrolled this Promotion in February 2026 and their "HKD" Stage Average Savings Deposit Growth entitled for calculating Extra Interest for all 3 stages are stated as follows:

Customer A:

| Counting Period | | Stage Average Savings Deposit Growth (HKD) | Stage Average Savings Deposit Growth entitled for calculating Extra Interest (HKD) | Calculation and Extra Interest (HKD) |
|-----------------|------------|--|--|--|
| Stage 1 | March 2026 | \$1,000,000 | \$1,000,000 | $1,000,000 \times 1.00\% \times 31 \div 365 =$ Extra Interest HKD849.32 |
| Stage 2 | April 2026 | \$1,000,000 | \$1,000,000 | $1,000,000 \times 1.50\% \times 30 \div 365 =$ Extra Interest HKD1,232.88 |
| Stage 3 | May 2026 | \$1,000,000 | \$1,000,000 | $1,000,000 \times 3.00\% \times 31 \div 365 =$ Extra Interest HKD2,547.95 |

Customer B:

| Counting Period | | Stage Average Savings Deposit Growth (HKD) | Stage Average Savings Deposit Growth entitled for calculating Extra Interest (HKD) | Calculation and Extra Interest (HKD) |
|-----------------|------------|--|--|--|
| Stage 1 | March 2026 | \$100,000 | \$100,000 | $100,000 \times 1.00\% \times 31 \div 365 =$ Extra Interest HKD84.93 |
| Stage 2 | April 2026 | \$300,000 | \$100,000 | $100,000 \times 1.50\% \times 30 \div 365 =$ Extra Interest HKD123.29 |
| Stage 3 | May 2026 | \$1,000,000 | \$100,000 | $100,000 \times 3.00\% \times 31 \div 365 =$ Extra Interest HKD254.79 |

- 5.12 All the examples and illustrations above are for reference only and they do not represent any guarantee of rewards.
- 5.13 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 2026. 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.
- 6. Spring Lucky Draw**
- 6.1 If Customers are eligible to receive Extra Interest for stage 1 of this Promotion, each Customer will be entitled to one lucky draw entry to win a cash prize of HKD800. The number of winners is 20.
- 6.2 Each winning Eligible Deposit Customer can only get cash reward once only. The Bank will conduct lucky draw in July 2026. 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 2026. 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.
- 6.3 All directors and / or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the "Spring Lucky Draw". If the related Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the High Interest Savings Deposit Promotion Period or at a time when the Bank distribute the related rewards, the Bank will cancel his / her eligibility to receive the rewards without prior notice.

7. 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) Selected Customers Growth Reward

1. "Promotion Period" of Selected Customers Growth Reward is from 1 January 2026 to 31 March 2026 (both dates inclusive), unless specified otherwise.
2. "BComBEST Services" customers ("BComBEST Customers") are required to maintain an Average Daily Relationship Balance of not less than the equivalent of HKD1,000,000 with the Bank every month ("Average Daily Relationship Balance Minimum Requirement"). If the above criterion is not met, the Bank will charge a service maintenance fee of HKD300 per month.
3. "Average Daily Relationship Balance" is the average amount calculated by dividing the monthly sum of the daily balance of the following items by the number of days in the 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 Margin, Structured Deposit, MPF Account, outstanding balance of the Unsecured Loans Account and the Cash Values of Insurance Policies. The definition and calculation criteria of Average Daily Relationship Balance are subject to the Bank's announcement from time to time.
4. Regarding the promotional content, the Bank only provides the electronic version of the terms and conditions. Customers are advised to download and save the relevant documents by themselves for future reference. Please note that after the Promotion Period ends, Customers may not be able to view or download relevant documents online again. If Customers do not agree to the above arrangement or if necessary, please contact the branch staff of the Bank.

Registration Details

5. Sole-named and/or joint-named BComBEST Customers can register for Selected Customers Growth Reward with their Savings Account or HKD Current Account during the Promotion Period. Each BComBEST Customer can only register with one sole-named account. Same group of joint-named BComBEST Customer can only register with one joint-named account.
6. Registration quota applies for Selected Customers Growth Reward and is on a first-come-first-served basis while quota lasts.
7. Customers who have registered for Selected Customers Growth Reward can cancel the registration via any branch of the Bank. Once the cancellation of registration is confirmed, it means that the cash rewards of Selected Customers Growth Reward from the current month onward will be forfeited with immediate effect. Selected Customers Growth Reward cannot be re-registered within the same Promotion Period after cancellation. If Customers re-register for Selected Customers Growth Reward after cancellation, the cash rewards (if any) will be calculated as if it is a brand new registration.
8. Customers cancelling the "BComBEST Services" (including but not limited to switching to "BComBEST Private Services" or "BOCOM FORTUNE" Services) cancel the registration for Selected Customers Growth Reward as well.

Promotion Details

9. Selected Customers Growth Reward is only applicable to BComBEST Customers who successfully register with Savings Account or HKD Current Account during the Promotion Period ("Eligible Customers").
10. Selected Customers Growth Reward is only applicable to HKD savings deposit. The Net Growth Amount (as defined below) of the Average Balance (as defined below) of the Eligible Customers' accounts which are registered for Selected Customers Growth Reward ("Registered Accounts") compared with the previous month's will be calculated every month during the Promotion Period. If the Net Growth Amount is HKD10,000 or above ("Minimum Growth Amount"), the Registered Account is eligible to receive cash rewards in that month.
11. The Net Growth Amount, reward eligibility and cash reward amount will be calculated based on each individual Registered Account.
12. "Average Balance" refers to the sum of the daily HKD savings deposit balances of the same account for a specified period, divided by the number of days in that specified period.
13. "Net Growth Amount" refers to, while not involving cancellation of the corresponding registration records:
 - 13.1 **Current month of registration:** The positive growth amount obtained by the Average Balance from the registration day to the end of the current month minus the Average Balance of the previous month under the same Registered Account.
 - 13.2 **Starting from the next month of the registration:** The positive growth amount obtained by the Average Balance of the current month minus the Average Balance of all registered days of the previous month under the same Registered Account.
14. The cash rewards are only applicable to the first HKD300,000 Net Growth Amount ("Growth Calculation Cap"), and the amount beyond that will not be eligible for the cash rewards.
15. The monthly cash rewards amount during the Promotion Period are calculated according to the following method. The entire calculation process and the cash rewards amount are rounded to the nearest 2 decimal places. The reward rate for calculating cash rewards is 0.7% p.a. If the Eligible Customers have registered for the "S² Payroll Account" Services at the end of that month, they can enjoy an additional reward rate of 0.1% p.a. for that month. While not involving cancellation of the corresponding registration records:
 - Net Growth Amount x reward rate x number of registered days of the current month ÷ 365 days

Example: Assuming that the customer has registered for Selected Customers Growth Reward on 11 January 2026, and the "S² Payroll Account" Services in February 2026.

| | Average Balance of Customer's Registered Account (HKD) | Customer's Average Daily Relationship Balance as at the end of the current month (HKD equivalent) |
|------------------------|--|---|
| December 2025: | \$1,000 | Not Applicable |
| 11 to 31 January 2026: | \$20,000 | \$780,000 |
| February 2026: | \$330,000 | \$1,095,000 |
| March 2026: | \$331,000 | \$1,096,000 |

| The Month of Cash Reward Calculated | Net Growth Amount (HKD) | Reward Rate (p.a.) | Number of Registered Days of the Current Month | Cash Reward Amount (HKD) |
|-------------------------------------|---|--------------------|--|---|
| January 2026: | \$19,000 | Not Applicable | Not Applicable | Not Applicable (Haven't met the Average Daily Relationship Balance Minimum Requirement) |
| February 2026: | \$310,000 (Exceed the Growth Calculation Cap, calculate the first \$300,000) | 0.8% | 28 | \$184.11 |
| March 2026: | \$1,000 | Not Applicable | Not Applicable | Not Applicable (Haven't reached the Minimum Growth Amount) |

16. The cash rewards will be credited to the Registered Accounts of the Eligible Customers within the next month, and will be reflected in the transaction records without further notice. Eligible Customers and their Registered Accounts must meet all of the following requirements in order to enjoy cash rewards:
 - 16.1 The account holder corresponding to the Registered Account must meet the Average Daily Relationship Balance Minimum Requirement at the end of the current month, and still maintain the "BComBEST Services" at the time the Bank deposits the cash rewards. If the Registered Account is a joint account, the group of joint account holders must meet the Average Daily Relationship Balance Minimum Requirement at the end of the current month, and still maintain the "BComBEST Services" at the time the Bank deposits the cash rewards; and
 - 16.2 The registration record of the Registered Account for Selected Customers Growth Reward must be still valid at the time the Bank deposits the cash rewards.
17. If the Eligible Customers have cancelled the registration of the Selected Customers Growth Reward, or their Registered Accounts have abnormal status or have been cancelled when the cash rewards are deposited, the customers will not be able to receive the cash rewards. The Bank will cancel their eligibility to receive the cash rewards without further notice or re-issuance.
18. The Eligible Customers may be entitled to the cash rewards of Selected Customers Growth Reward and the basic prevailing deposit interest simultaneously. These two are calculated separately. Even if the customers are not entitled to the cash rewards, it will not affect the calculation of the basic prevailing deposit interest.
19. All account balances and registration records involved in Selected Customers Growth Reward shall be based on the records of the Bank which shall prevail.
20. The "Net Growth Amount progress of this month" and "The Reward Rate for the Net Growth Amount of this month" shown on the Internet Banking and the Mobile Banking are for reference only and do not reflect the latest status. The actual amount of cash rewards awarded shall be determined according to the records of the Bank.
21. The Minimum Growth Amount, Growth Calculation Cap, the reward rate and the Average Daily Relationship Balance Minimum Requirement of the Selected Customers Growth Reward are subject to review from time to time and may be changed at the Bank's sole discretion. All related offers and terms are subject to the Bank's announcement at the Bank's website from time to time without further notice.

(6) Reverse Mortgage Rewards

1. This reward is applicable to customers who successfully submitted the reverse mortgage application and successfully drawdown within the Promotion Period ("Eligible Customer").

2. The Eligible Customer will receive HK\$8,888 Cash Reward. The Bank will credit the relevant Cash Reward into Eligible Customer's Designated Account of the "Reverse Mortgage" on or before 30th June 2026. Cash Rewards will be reflected in the transaction records of the account and no separate notification will be provided.
3. Each Reverse Mortgage can only enjoy the Offer once (sole or joint name loan account holder(s)).
4. The Reverse Mortgage Programme is operated by HKMC Insurance Limited (HKMCI), a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited (HKMC).
5. The Bank reserves the right to vary, modify or terminate the offerings, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
6. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall apply and prevail.

(7) Home Ownership Scheme Mortgage Loan Rewards

1. This reward is applicable to customers who successfully submitted the Home Ownership Scheme Mortgage Loan application and successfully drawdown within the Promotion Period ("Eligible Customer").
2. The Eligible Customer will receive HK\$1,000 Cash Reward. The Bank will credit the relevant Cash Reward into Eligible Customer's repayment account of the Home Ownership Scheme Mortgage Loan on or before 30th June 2026. Cash Rewards will be reflected in the transaction records of the account and no separate notification will be provided.
3. Each Home Ownership Scheme Mortgage Loan can only enjoy the Offer once (sole or joint name loan account holder(s)).
4. The Bank reserves the right to vary, modify or terminate the offerings, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
5. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall apply and prevail.

(8) Green Mortgage Plan

1. Customer may apply for a Green Mortgage Plan with Bank of Communications (Hong Kong) Limited (the "Bank") if the property is residential, on the Bank's selected Green Mortgage Property List and certified at "Gold" or "Platinum" rating by the Hong Kong Green Building Council ("Eligible Green Property").
2. Customer who has successfully applied for a Green Mortgage with the Eligible Green Property on or before 31st March 2026, the loan is approved on or before 15th April 2026 and successfully drawn on or before 30th June 2026 (for primary market property, the loan is successfully drawn on or before 30th September 2026). Customers will be entitled to the Extra cash Rebate set out below.

| Mortgage Loan Amount | General Customer Extra Cash Rebate | "BComBEST Private Services" and "BComBEST Services" customer Extra Cash Rebate |
|---|------------------------------------|--|
| From HKD3,000,000 to below HKD5,000,000 | HKD8,090 | HKD9,090 |
| From HKD5,000,000 to below HKD8,000,000 | HKD10,090 | HKD11,090 |
| HKD8,000,000 or above | HKD13,090 | HKD14,090 |

3. In the event that the customer is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one offer at its absolute discretion.
4. The Bank reserves the right to vary, modify or terminate the offerings, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
5. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall apply and prevail.

(9) Cross-border Mortgage Loan Legal Fee Subsidy Rewards

1. This reward is only applicable to Customers who fulfilled all the requirements below (or known as "Eligible Customers"):
 - 1.1 Successfully apply for Cross-border Mortgage Loan during the Promotion Period, and successfully drawdown on or before 30th June 2026; and

- 1.2 Must choose the mainland solicitor which are designated by the Bank to arrange that mortgage loan.
2. Eligible Customers who drawdown the Cross-border Mortgage Loan with specific drawdown amount will be entitled to Cash Rebate. The maximum amount of the Legal Fee Subsidy is as follows:

| Customer Type | Maximum Legal Fee Subsidy Amount (RMB) |
|--|---|
| General Customer | 9,090 |
| “BComBEST Private Services” Customers / “BComBEST s” Customers | 10,090 |

3. The actual rebate amount will be subject to the fee charged by the Bank’s designated mainland solicitor of that mortgage loan, and it will not be more than the Maximum Legal Fee Subsidy Amount of the corresponding Loan Drawdown Amount.
4. Each Eligible Customer can only be entitled to Cash Rebate at most once during the Promotion Period.
5. Cash Rebate will be credited to Eligible Customers’ Savings or Current Account with the Bank on or before 30th September 2026. The Account being credited with Cash Rebate will be decided by the Bank. The cash reward will be recorded in transaction history of the said account and no separate notification will be provided.

(10) Asset-Link Secured Overdraft service - new customer offer

1. This promotion offer is only applicable to Customers who successfully apply for “Asset-Link Secured Overdraft” service and have the relevant overdraft facility become effective during the Promotion Period (“Eligible Customer”).
2. Eligible Customers who fulfilled the following requirements will receive a Cash Reward and the details are as follows:
- 2.1. Eligible Customers who successfully apply for “Asset-Link Secured Overdraft” service through eBanking and have the relevant overdraft facility become effective during the Promotion Period will receive HK\$1,200 Cash Reward.
- 2.2. Eligible Customers who achieve overdraft utilization with amount equal to or higher than HK\$1 million for one day or above during the Promotion Period can get an extra Cash Reward of HK\$300.
3. The Bank will credit the relevant Cash Reward into Eligible Customer’s Designated Current Account of the “Asset-Link Secured Overdraft” service on or before 30th June 2026. Cash Rewards will be reflected in the transaction records of the account and no separate notification will be provided.
4. Each Eligible Customer can only be entitled to Cash Rewards at most once in the Promotion Period..
5. Eligible Customers shall still maintain their “BComBEST Private Service” and “Asset-Link Secured Overdraft” service and has not exceeded the facility limit and its margin call ratio/enforcement ratio has not been triggered when the Cash Reward is disbursed, otherwise the Bank will cancel the Cash Reward and no separate notification will be provided.
6. The Bank has the right to decide whether to accept the application for “Asset-Link Secured Overdraft” service based on the Customers’ credit reports and the information provided by the Customer.
7. The Bank reserves the right to vary, modify or terminate the offerings, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank’s decision shall be final and binding.
8. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall apply and prevail.

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.

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 Statement for Securities Margin Trading

In relation to securities margin trading, the risk of loss in financing a transaction by deposit of collateral is significant and you may sustain losses in excess of your cash and any other assets deposited as collateral with the Bank. You understand that market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders and you may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged thereon. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.

Risk Disclosure Statement for Investment Fund

This is an investment product and some Investment Fund may involve derivatives or invest in emerging markets. Investments involve different risks such as market, concentration, currency, volatility, liquidity, regulatory and political risks. Funds invested in a limited number of markets, sectors or companies will be subject to higher risk and are more sensitive to price movements. Funds invested in emerging markets are subject to a higher risk as they involve a higher degree of volatility than funds invested in developed markets. This Risk Disclosure Statement may not disclose all risks involved, and different products are subject to different risks. Investors should read the relevant fund's offering documents in detail, including the full text of the risk factors stated therein, before making any investment decision.

Risk Disclosure Statements for Precious Metals and Foreign Exchange Margin Trading

Investment involves risks. You should understand that because of the leverage nature of precious metals and foreign exchange margin trading, the risk of loss in leveraged precious metals and foreign currencies trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. If you cannot be contacted or if there is dramatic market fluctuation resulting in the cash margin being insufficient, your open positions may also be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position, investment horizon and investment objectives. You should undertake your own research and study and in particular the risk factors carefully and are advised to seek independent professional advice before making any investment decision. Precious metals and foreign currencies price may adversely affect the value, price or income of any product or related investment. Investors are urged to consider the tax consequences before making an investment and should seek tax advice based on their particular circumstances from an independent tax professional. You have no right to require any delivery or tender delivery of the precious metal in any physical form in Hong Kong or elsewhere under any precious metal margin trading contract. We will not have any duty or liability to appropriate, set aside and/or allot any precious metal in any physical form for or to you. If the Settlement Currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. If you trade on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all. This document does not purport to identify all the risks that may be involved in the related investments. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on the risk disclosure statement and health warning. RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through

banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time. Precious metals and FX margin trading is not equivalent to, nor should it be treated as a substitute for, bank savings or time deposit.

Risk Disclosure Statements for Investment Products Involving Derivatives

- Currency Linked Deposit (including Deposit EXTRA, Currency Linked Structured Deposit(CLD), Structured Deposits (Principal Protected) -Digital Currency Linked Deposit (Fixed/ Barrier), and Retail Certificate of Deposit are 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.
- Currency Linked Deposit (including Deposit EXTRA, Currency Linked Structured Deposit(CLD), Structured Deposits (Principal Protected) -Digital Currency Linked Deposit (Fixed/ Barrier), Structured Note - 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.

理財通業務乃根據理財通的監管要求規定進行的試點業務。有關法規相對嶄新，內地監管機構及香港監管機構亦可不時就相關條文及操作規定作出詮釋及修改，因而導致政策及規管風險。投資收益可能不時受此等風險影響。

The above information is for prepared by Bank of Communications (Hong Kong) Limited and have not been reviewed by any regulatory authority in Hong Kong.

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).