

「90th Anniversary Account Opening Rewards」 Promotion (April to August 2024)

General Terms and Conditions

1. The "Bank" refers to Bank of Communications (Hong Kong) Limited.
2. Unless specified otherwise, the "Promotion" refers to 「90th Anniversary Account Opening Rewards」 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 April 2024 to 31st August 2024 (both dates inclusive).
5. All services and transaction records involved in this Promotion are subject to the Bank's records. The Bank shall not be liable for any delay or loss of or error in information submitted by Customers or any such information being unrecognizable due to any technical problems arising from computers or network.
6. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or any discount offer.
7. The method of collecting all rewards will be arranged by the Bank.
8. If the relevant rewards are out of stock or have other problems, the Bank reserves the right to replace them with other rewards or gifts and the value or nature of the relevant rewards or gifts may be different from the original rewards without further notice to the relevant Customers.
9. "BComBEST Private Services" Customers have to maintain "Average Daily Relationship Balance" of HKD5,000,000 equivalent or above with the Bank. If BComBEST Private Customers fail to maintain the required "Average Daily Relationship Balance" for 6 months consecutively, the Bank is entitled to issue the termination of service with not less than 1 month's notice. After terminating the "BComBEST Private Services", customers will become BComBEST Customers automatically and have to fulfil the relevant "Average Daily Relationship Balance" requirement, otherwise a monthly maintenance fee of HKD300 will be charged.
10. "BComBEST Services" Customers have to maintain "Average Daily Relationship Balance" of HKD1,000,000 equivalent or above with the Bank. If the criterion of "Average Daily Relationship Balance" is not satisfied, a monthly maintenance fee of HKD300 will be charged. BOCOM FORTUNE Customers have to maintain "Average Daily Relationship Balance" of HKD200,000 equivalent or above with the Bank. If the criterion is not satisfied, the Bank reserves the right to charge monthly maintenance fee (if applicable) and terminate the BOCOM FORTUNE Services of the corresponding customer at its sole discretion.
11. "Average Daily Relationship Balance" of a month is calculated based on the aggregate value of daily credit balance of the following items divided by the number of days in that month: Savings Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account, Precious Metals and FX Margin Trading Account - Cash, Structured Deposit, MPF Account, outstanding balance of the Unsecured Loans Account and the Cash Values of Insurance Policies. The related information will be subject to those announced by the Bank from time to time. "Average Daily Relationship Balance" can be found in the account summary of monthly statement.
12. "BComBEST Private Services", "BComBEST Services" and "BOCOM FORTUNE Services" Customers are subject to the relevant terms and conditions. Please contact our staff for details of the relevant terms and conditions.
13. The Bank is not the supplier(s) of gift vouchers, their use is subject to the the relevant terms and conditions of the supplier(s) (if applicable). For details, please refer to the relevant terms and conditions. If Customers have any inquiry, comment or complaint about the gift vouchers or the quality of the related services, please contact the relevant supplier(s) directly. The Bank shall not be responsible for any matter in relation to the gift vouchers or the related services. Any disputes arising from the gift vouchers or the related services should be resolved between the Customers and the relevant supplier(s).
14. All transaction amounts under this Promotion will be calculated in HKD. If the transaction is in a currency other than HKD, the transaction amount will be converted into its equivalent amount in HKD on the transaction date at the foreign exchange rate determined by the Bank from time to time at its sole discretion. The Bank reserves the right to revise the exchange rates without prior notice.
15. All products and services involved in this Promotion are subject to the relevant terms and conditions and for details, please contact our staff.
16. No person other than the Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce any term of these terms and conditions or to enjoy the benefit of any term under these terms and conditions.
17. Any transactions involving deceitful or fraudulent, false, unauthorized, cancelled, refunded or un-posted transactions will not be applicable to this Promotion.
18. The Bank reserves the right to suspend or terminate this Promotion and amend any terms and conditions at any time without prior notice.
19. In the event of a dispute arising out of this Promotion, the interpretation of these terms and conditions and the eligibility for any rewards, the decision of the Bank shall be final and conclusive.
20. In case of any discrepancies between the English and Chinese versions of the terms and conditions, the Chinese version of the terms and conditions shall prevail.

1) Account Opening Welcome Privileges

1. Wealth Management Welcome Privileges

(1) **Wealth Management Services Welcome Rewards**

1. This reward is only applicable to Customers who fulfilled all the requirements below (or known as "Eligible Wealth Management Customers"):
 - 1.1. Have not signed up for relevant wealth management services between 1st April 2023 and 31st March 2024; and
 - 1.2. Successfully sign up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services during the Promotion Period (including customer who joined BComBEST Services or BOCOM FORTUNE Services before the Promotion Period and successfully upgraded to BComBEST Private Services or BComBEST Services during the Promotion Period, but excluding customer who converted from BComBEST Private Services to BComBEST Services or BOCOM FORTUNE Services, converted from BComBEST Services to BOCOM FORTUNE Services or customer who cancel and re-apply the relevant wealth management services during the Promotion Period).
2. Eligible Wealth Management Customers who maintained designated "Average Daily Relationship Balance" for the second, the third and the fourth months after the service signing up month will be entitled to "Average Daily Relationship Balance" Reward.
3. Eligible Wealth Management Customers who fulfilled the requirement which are mentioned in Clause 2 of the Terms and Conditions of Wealth Management Services Welcome Rewards and successfully completed the below items, will be entitled to extra Rewards:
 - 3.1. Successfully open Precious Metals and FX Margin Trading Account, Securities Account, Investment Funds Account, Equity Linked Investment Account or Debt Instrument Account during or before the Promotion Period will be entitled to extra HKD200 Cash Reward;
 - 3.2. Successfully sign up for BComBEST Private Services and BComBEST Services through Internet Banking or Mobile Banking during the Promotion Period will be entitled to extra HKD590 Cash Reward; sign up for BOCOM FORTUNE Services will be entitled to extra HKD190 Cash Reward.

Details of Cash Rewards as below:

Wealth Management Services	"Average Daily Relationship Balance" for the 2 nd , 3 rd and 4 th months after service signing up month (HKD Equivalent)	Cash Reward for "Average Daily Relationship Balance" (HKD)	Cash Reward for Investment Account Opening (HKD)	Cash Reward for Online Application (HKD)
BComBEST Private Services	\$10,000,000 or above	\$8,000	Extra \$200	Extra \$590
	\$5,000,000 - below \$10,000,000	\$5,000		
BComBEST Services	\$3,000,000 - below \$5,000,000	\$1,600		
	\$1,000,000 - below \$3,000,000	\$800		
BOCOM FORTUNE Services	\$200,000 or above	\$100		Extra \$190

4. Each Eligible Wealth Management Customer can only be entitled to Cash Rewards at most once in the Promotion.
5. When the Cash Rewards are arranged to Eligible Wealth Management Customers, they must still: i) maintain the BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services (depends on the corresponding Type of Customers of the Cash Reward amount) and must not terminate nor downgrade the wealth management services on or before that date; and ii) maintain at least one type of accounts which are mentioned in Clause 3.1 of the Terms and Conditions of Wealth Management Services Welcome Rewards (applicable to Cash Reward for Investment Account Opening), otherwise the relevant rewards will be forfeited.
6. Cash Rewards will be credited into Eligible Wealth Management Customer's HKD savings account or HKD current account with the Bank on or before 1st January 2025. The account into which Cash Rewards will be credited will be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Wealth Management Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the Cash Rewards, otherwise the Bank will cancel their eligibility for receiving the Cash Rewards without further notice or re-issuance.
7. Customers rewarded with "Wealth Management Services Welcome Rewards" must continuously maintain the BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services qualifications for 6 months from the date of joining the services, and satisfy the "Average Daily Relationship Balance" minimum requirements, failing which the Bank reserves the right to debit the amounts equivalent to the rewards rewarded to the Customers from their account(s) maintained with the Bank without prior notice.

(2) **Wealth Management Customer Referral Rewards**

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

Types of customers	Cash Reward (HKD)
BComBEST Private Services	\$2,590
BComBEST Services	\$1,090

BOCOM FORTUNE Services	\$190
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3. The "Referee" refers to Customer who has not signed up for the relevant wealth management services during the period from 1st April 2023 to 31st March 2024 (including Customers who have joined BComBEST Services or BOCOM FORTUNE Services before the Promotion Period and are successfully upgraded to BComBEST Private Services or BComBEST Services respectively during the Promotion Period, but excluding Customers who have changed from BComBEST Private Services to BComBEST Services or BOCOM FORTUNE Services, or from BComBEST Services to BOCOM FORTUNE Services or Customers who cancel and re-apply for the relevant wealth management services during the Promotion Period).
4. To be eligible to the Referral Rewards, the Referee must fulfill the "Average Daily Relationship Balance" minimum requirements of the relevant wealth management services and the below requirement:
 - 4.1. The Referee has filled in the Referral Code correctly on the application page when applying BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services through Internet Banking or Mobile Banking during the Promotion Period; or
 - 4.2. The Referee submitted the filled "Wealth Management Customer Referral Form" (or known as "Referral Form") at any branch(es) of the Bank during the Promotion Period. Referrer and Referee must provide accurate name (must be same as identification document) and ID Number (must be same as the Bank's record) on the Referral Form.
5. The Referrer and the Referee cannot be the same person. If the Referee applies BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services under joint name with the Bank, the Referrer is eligible for the Customer Referral Rewards once only. If the Referrer is one of the account holders of the new BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services under joint name, he/ she is not eligible to the Customer Referral Rewards.
6. Each Referee can only be referred once. If the same Referee is referred by more than one Referrer, the Customer Referral Rewards will be given to the Referrer who was the first one to submit the referral information to the Bank according to the Bank's record.
7. Referral Reward will be credited to the HKD Savings or HKD Current Account of the Eligible Referrer on or before 31st October 2024. The account being credited with Cash Reward will be decided by the Bank. The reward will be recorded in transaction history of the said account and no separate notification will be provided. The Referrer must still maintain the HKD Savings or HKD Current Account at the Bank, and Referee must still maintain the relevant wealth management services and satisfy the "Average Daily Relationship Balance" minimum requirements when the Cash Rewards are credited, otherwise the Bank will cancel Referrer eligibility to receive the Referral Reward and no separate notification will be provided.

2. Colleague Student Welcome Privileges

(1) Remote Account Opening Service Welcome Rewards

1. This reward is only applicable to Customers who fulfilled all the requirements below ("New Eligible University / Tertiary Student Customer"):
 - 1.1. Applicants must be aged 18 or above and full-time student of designated higher education institutions in Hong Kong. Designated higher education institutions in Hong Kong include Caritas Institute of Higher Education, Centennial College, City University of Hong Kong, Gratia Christian College, HKCT Institute of Higher Education, Hong Kong Academy for Performing Arts, Hong Kong Baptist University, Hong Kong Chu Hai College, Hong Kong Metropolitan University, Hong Kong Nang Yan College of Higher Education, Hong Kong Shue Yan University, Lingnan University, Technological and Higher Education Institute of Hong Kong Vocational Training Council, The Chinese University of Hong Kong, The Education University of Hong Kong, The Hang Seng University of Hong Kong, The Hong Kong Polytechnic University, The Hong Kong University of Science and Technology, The University of Hong Kong, Tung Wah College, UOW College Hong Kong, and Yew Chung College of Early Childhood Education. Students must hold a valid student identity card issued by one of the above-mentioned institutions to enjoy the Rewards; and
 - 1.2. Submit their account opening application through BOCOM(HK) Mobile App's Remote Account Opening Service with Merchant Promotion Code "REMOTE" / Exclusive Institutions' Merchant Promotion Code within the Promotion Period, maintain occupation status as "Student" in the Bank's record, upload valid student identity card, and successfully pass the Bank's review, open the deposit account and activate internet banking services on or before 10 September 2024; and
 - 1.3. Did not hold any Savings Deposit Accounts or Securities Trading Accounts of the Bank during the designated periods as set out below.

Month of Submission of Account Opening Application	Designated Periods (both days inclusive)
April - June 2024	April 2023 - 31 March 2024
July - August 2024	July 2023 - 30 June 2024

2. "New Eligible University / Tertiary Student Customers" can enjoy HKD 200 cash reward.
3. Cash reward aforementioned will be credited to New Eligible University / Tertiary Student Customers' valid Savings Deposit Account or Current Deposit Account (subject to the Bank's absolute discretion). Reward periods are as follow:

Month of Successful Account Opening	Reward Periods
April - June 2024	On or before 31 August 2024
July - August 2024	On or before 31 October 2024

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

(2) New Savings Account Reward

1. Unless specified otherwise, "Promotion Period" is from 1st April 2024 to 31st December 2024 (both dates inclusive).

2. This reward is only applicable to Customers who satisfy all the requirements below (hereinafter referred to as "Eligible Customers"):
- 2.1. Applicants must be aged 18 or above and full-time student of designated higher education institutions in Hong Kong. Designated higher education institutions in Hong Kong include Caritas Institute of Higher Education, Centennial College, City University of Hong Kong, Gratia Christian College, HKCT Institute of Higher Education, Hong Kong Academy for Performing Arts, Hong Kong Baptist University, Hong Kong Chu Hai College, Hong Kong Metropolitan University, Hong Kong Nang Yan College of Higher Education, Hong Kong Shue Yan University, Lingnan University, Technological and Higher Education Institute of Hong Kong Vocational Training Council, The Chinese University of Hong Kong, The Education University of Hong Kong, The Hang Seng University of Hong Kong, The Hong Kong Polytechnic University, The Hong Kong University of Science and Technology, The University of Hong Kong, Tung Wah College, UOW College Hong Kong, and Yew Chung College of Early Childhood Education. Students must hold a valid student identity card issued by one of the above-mentioned institutions to enjoy the Rewards; need to record the occupation as student in the Bank's system; and
 - 2.2. Retail banking sole name personal customers who have newly opened or already hold a valid saving deposit account with BOCOM (HK).
 - 2.3. "Eligible Customers" who open a saving deposit account within 90 days (the first and last day inclusive), successfully register for the New Savings Account Reward for Students, and complete any one of the following four designated transactions are eligible to receive a cash reward of HKD99. By completing all four designated transactions, customers will receive a cash reward of HKD499. Each eligible Customer can only receive the reward once during the Promotion Period.

Designated transactions	Definition
Open a time deposit account	Successfully open a time deposit account via BOCOM (HK) Branches or Remote Account Opening Services or Internet Banking.
Apply credit card	Successfully apply Go-Goal Platinum Card or Greater Bay Area CUP Diamond Card ("Designated credit card") via BOCOM (HK) Branches or Internet Banking.
Currency exchange	Successfully make one foreign currency exchange transaction via BOCOM (HK) Branches or Internet Banking or Mobile Banking APP.
Bill payment	Successfully pay one same-day bill via BOCOM (HK) Internet Banking or Mobile Banking APP.

3. Each Eligible Customer can only register for this promotional campaign once.
4. Registration Steps: "Eligible Customers" log in to BOCOM(HK) Internet Banking > Customer Service > Promotion Registration, or through BOCOM(HK) website www.hk.bankcomm.com/d.html?r08, select the promotion code to participate in this reward, and fill in the customer registration information: Account holder's name, ID/Passport number, and local mobile phone number.
5. Applicants should take note of the following when completing the designated task (Apply credit card) during the promotional period: The Reward is only applicable to Customers holding Bank of Communications(Hong Kong) Limited specific principal credit card mentioned above (excluding supplementary cards) via BOCOM(HK) branches or website during the promotional period. The promotion is only applicable to applicants who are applying for a new credit card and have not held any principal cards (excluding supplementary cards) issued by Bank of Communications(Hong Kong) Limited ("the Bank") in the past 12 months. "Eligible Credit Card" does not include supplementary cards, the Bank of Communications Pacific Internet card and gift card. Eligible Credit Card will be counted by credit card number. If the aforementioned conditions are not met, even if the application is approved and the card is issued, no welcome gifts or rewards will be given.
6. The Reward will be credited into the valid saving deposit account (HKD account) of the Eligible Customers within the following time frame, based on the date of registration for the New Savings Account Reward For Students by the eligible customer.

	Registration Period	Cashback Credited Date
Stage 1	1 st April 2024 to 30 th June 2024	By 31 st October 2024
Stage 2	1 st July 2024 to 30 th September 2024	By 31 st January 2025
Stage 3	1 st October 2024 to 31 st December 2024	By 30 th April 2025

7. In order to be eligible for the Reward, the relevant savings deposit account and credit card account must be valid and the credit card account must be in a good credit status during the entire Promotion Period as well as when the Bank credits the Reward, or otherwise the Bank reserves the right to cancel Customers' eligibility for receiving the spending rebate without further notice. Spending rebate cannot be redeemed as cash or exchanged for other gift items, refunded or transferred.

3. Existing Customers' Children Account Opening Promotion

1. This Promotion is only applicable to Individual Customers who maintain HKD Savings and / or HKD Current Account at the Bank (hereinafter referred to as "Existing Customers' Children Account Opening Promotion Referrer").
2. The Referee who is not holding the Bank any account currently and aged between 11 and 17 years old (hereinafter referred to as "Referee").
3. The relationship between the Existing Customers' Children Account Opening Promotion Referrer and the Referee must be:
 - 3.1. Parent and child or
 - 3.2. Guardian and ward
4. The Referee submitted the filled "Youth Customer Referral Form" (or known as "Referral Form") at any outlet(s) of the Bank during the Promotion Period. The Existing Customers' Children Account Opening Promotion Referrer and Referee must provide accurate name (must be same as identification document) and ID Number (must be same as the Bank's record) on the Referral Form to be eligible to the rewards.
5. **Reward 1: Account Opening Reward**

- 5.1. The Referee who successfully open a savings account with the Bank and deposits at least HKD 1,000 will receive HKD 90 convenience store cash vouchers. The Referee is 16 years old or above and applies for an ATM card together, can receive an additional HKD 90 supermarket cash voucher, with a maximum total of HKD 180 convenience store cash vouchers.
- 5.2. The convenience store cash vouchers must be collected by the Existing Customers' Children Account Opening Promotion Referrer on the Referee's behalf.
6. **Reward 2: Deposit Reward**
- 6.1. The Existing Customers' Children Account Opening Promotion Referrer who successfully refer the Referee open a savings account with the Bank and deposits at least HKD 1,000. Also the Existing Customers' Children Account Opening Promotion Referrer places a HKD time deposit with a minimum tenor of six months and an amount of HKD 499,000 or above during the Promotion Period will receive HKD 500 sports store cash vouchers.
7. During the promotion period. Each Existing Customers' Children Account Opening Promotion Referrer can only entitle the Reward 1 once and each Referee can only entitle the Reward 2 once.
8. The convenience store cash vouchers and sports store cash vouchers will be distributed to the customers in November 2024 via the Bank's outlets. The Bank will contact the customers about the arrangements for receiving the cash voucher. The customers must follow the relevant instructions to receive the cash vouchers, otherwise, the Bank will cancel their eligibility to receive the cash voucher without further re-issuance or compensation. If the contact information of customer is invalid or incorrect and cannot be contacted, the Bank will cancel their eligibility to receive the cash voucher without re-issuance or responsibility.
9. The Existing Customers' Children Account Opening Promotion Referrer and the Referee must maintain a valid Savings Account or Current Account of the Bank when the Bank delivers the cash vouchers, otherwise, the Bank will cancel their eligibility to receive the cash voucher without further notice or re-issuance.

2) Deposit Privilege

“Online Time Deposit” Offer x “90th Anniversary 999 Consecutive Reward”

1. The Promotion Period of this offer is from 2nd April 2024 to 31st August 2024 (both dates inclusive). (both dates inclusive).
2. “Online Time Deposit” refers to flash offer of “Online New Fund Time Deposit” and “Online Delighted Time Deposit”.
3. The validity period of promotion code is from 11am till 8pm of each business day from Mondays to Fridays; and from 9am till 4pm of each business day on Saturdays. In case of any dispute, the Bank reserves the right of final decision.
4. The quota of this offer is limited and this offer is available on a first come first served basis. The Bank reserves the right to suspend or terminate this offer at any time without prior notice.
5. For the latest preferential interest rates of “Online Time Deposit”, please refer to the Bank's website or contact our staff for details.
6. The preferential interest rates are for reference only and are not guaranteed. The Bank will confirm and advise the final applicable interest rate at the time when Customers place the “Online Time Deposit”.

Offer 1: Flash offer of “Online New Fund Time Deposit”

7. The interest rates of flash offer of “Online New Fund Time Deposit” are applicable to the sole-named BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code with “Eligible New Fund Balance” via the Bank's Mobile Banking or Internet Banking. Such interest rates are not applicable to joint-named individual accounts.
8. “Eligible New Fund Balance” refers to the above sole-named customer's (excluding joint-named accounts) and corporate customer's incremental balance when comparing their aggregate deposit balance at the time of placing “Online New Fund Time Deposit” with the balance of deposits in the same currency as of the previous month end, after deduction of the sum of principal amount of time deposits in the same currency which has been entitled to all new fund offers in the current month. The balance of all accounts, including sole-named savings accounts, current accounts and time deposits in the same currency will be counted towards the calculation of “Eligible New Fund Balance”, but excluding funds transferred from Customer's own joint-name accounts maintained with the Bank. In case of any dispute on the definition of “Eligible New Fund Balance”, the Bank reserves the right of final decision.

Offer 2: “Online Delighted Time Deposit”

9. The interest rates of “Online Delighted Time Deposit” are only applicable to BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code via the Bank's Mobile Banking or Internet Banking.
10. The interest rates of “Online Delighted Time Deposit” are applicable to both new and existing funds.

Offer 3: “90th Anniversary 999 Consecutive Rewards”

11. Customer(s) who successfully place an “Online Time Deposit” of designated currencies (including HKD, USD and CNY) via Mobile Banking or Internet Banking of the Bank and fulfill the following requirements during the Promotion Period will be entitled to up to HKD333 Cash Reward for each requirement and up to HKD999 Cash Reward in total (the “Eligible Consecutive Reward Customers”). The details are as follows:

11.1 Consecutive Reward 1: New Wealth Management Customers

Type of Customers	Cash Reward (HKD)
BComBEST Private Services	\$333
BComBEST Services	\$222
BOCOM FORTUNE Services	\$111

- 11.1.1 Eligible Wealth Management Customers have not signed up for relevant wealth management services between 1st April 2023 and 31st March 2024; and
- 11.1.2 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).

11.2 Consecutive Reward 2: Accumulated Transaction Reward

- 11.2.1 Customers whom successfully accumulated 9 or above transactions with “Online Time Deposit” during the Promotion Period . All transactions are subject to the Bank’s records.

11.3 Consecutive Reward 3: 90 Customer Reward

- 11.3.1 Sole-named Personal customer (excluding joint-named accounts) who was born in 1990 or later.
12. Each Eligible Consecutive Reward Customer can only be entitled to the Cash Rewards (up to HKD999) once during the entire Promotion Period.
13. When the Cash Rewards are arranged to Eligible New 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; Otherwise the relevant rewards will be forfeited.
14. The Cash Rewards will be credited into Eligible Consecutive Reward Customer’s HKD savings account or HKD current account with the Bank on or before 31st October 2024. The account into which Cash Rewards will be credited will be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Consecutive Reward 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.

3) Investment Privileges

1. Investment Funds Welcome Privileges

1.1 “New Investment Funds Customers – BComBEST Private Services” Privileges

- 1.1.1 The privilege is only applicable to “New Investment Funds Customers – BComBEST Private Services” who have successfully joined “BComBEST Private Services” before or during the Promotion Period, and continuously maintain the “BComBEST Private Services” qualifications until the Subscription Fee Rebate amount is reimbursed.
- 1.1.2 “New Investment Funds Customers – BComBEST Private Services” who successfully subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, Subscription Fee will be fully rebated for the Accumulated Transaction Amount at or below HKD500,000 or equivalent.
- 1.1.3 Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD500,000 or equivalent): For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the “New Investment Funds Customers – BComBEST Private Services” will be entitled to Subscription Fee Rebate of HKD300 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the “New Investment Funds Customers – BComBEST Private Services” will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate.
- 1.1.4 “New Investment Funds Customers - BComBEST Private Services” refers to BComBEST Private Customers who do not hold any Investment Funds with the Bank and do not conduct any Investment Funds transactions during the period from 1st April 2022 to 31st March 2024 (both dates inclusive).

1.2 “New Investment Funds Customers – BComBEST Services” Privileges

- 1.2.1 The privilege is only applicable to “New Investment Funds Customers – BComBEST Services” who have successfully joined “BComBEST Services” before or during the Promotion Period, and continuously maintain the “BComBEST Services” qualifications until the Subscription Fee Rebate amount is reimbursed.
- 1.2.2 “New Investment Funds Customers – BComBEST Services” who successfully subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, Subscription Fee will be fully rebated for the Accumulated Transaction Amount at or below HKD300,000 or equivalent.
- 1.2.3 Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD300,000 or equivalent): For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the “New Investment Funds Customers – BComBEST Services” will be entitled to Subscription Fee Rebate of HKD300 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the “New Investment Funds Customers – BComBEST Services” will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount . There is no maximum limit on the Subscription Fee Rebate.
- 1.2.4 “New Investment Funds Customers - BComBEST Services” refers to BComBEST Customers who do not hold any Investment Funds with the Bank and do not conduct any Investment Funds transactions during the period from 1st April 2022 to 31st March 2024 (both dates inclusive).

1.3 **“New Investment Funds Customers - BOCOM FORTUNE Services and general Customers” Privileges**

- 1.3.1 New Investment Funds Customers- BOCOM FORTUNE Services and general Customers who successfully subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, Subscription Fee will be fully rebated for the Accumulated Transaction Amount at or below HKD100,000 equivalent.
- 1.3.2 Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD100,000 or equivalent): For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the New Investment Funds Customer will be entitled to Subscription Fee Rebate of HKD300 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the New Investment Funds Customer will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate.
- 1.3.3 “New Investment Funds Customer- BOCOM FORTUNE Services and general Customers” refers to BOCOM FORTUNE Services and general Customers who do not hold any Investment Funds with the Bank and do not conduct any Investment Funds transactions during the period from 1st April 2022 to 31st March 2024 (both dates inclusive).

1.4 **Applicable to “New Investment Funds Customers - BComBEST Private Services”, “New Investment Funds Customers – BComBEST Services” and “New Investment Funds Customers- BOCOM FORTUNE Services and general Customers” Privileges:**

- 1.4.1 Subscription Fee Rebate is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
- 1.4.2 The transaction amount will be calculated in HKD. If the subscription transaction is in a currency other than HKD, the relevant transaction amount will be converted to its equivalent amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.
- 1.4.3 As to which customer segment the eligible customer of Investment Funds Welcome Privileges belongs to, the decision of the Bank shall be final and conclusive.
- 1.4.4 The Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Welcome Privileges on or before 30th November 2024. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

2. **Investment Funds Subscription Privileges**

2.1 **“Selected Investment Funds Customers” Privileges**

- 2.1.1 “Selected Investment Funds Customers” who successfully subscribe Investment Funds through Internet Banking or Mobile Banking of the Bank during the Promotion Period, will be entitled to Subscription Fee Rebate of HKD300 will be entitled for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the “Selected Investment Funds Customers” will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate.
- 2.1.2 “Selected Investment Funds Customers” refer to Customers who have not subscribed any Investment Fund through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the period from 1st October 2023 to 31st March 2024 (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 October 2023 to 31st March 2024 (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 November 2024. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

3. **90th Anniversary Investment Funds Online Subscription Privileges**

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

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

3.2 **Applicable to “90th Anniversary Investment Funds Online Subscription Privileges”:**

- 3.2.1 The Extra Subscription Fee Rebate offer is only applicable to Investment Funds subscription with net subscription fee equal to 1% or above.
- 3.2.2 Every Eligible Customer of Investment Funds Online Subscription Privileges is only entitled to the Extra Subscription Fee Rebate once during the Promotion Period.

- 3.2.3 The transaction amount will be calculated in HKD. If the subscription transaction is in a currency other than HKD, the relevant transaction amount will be converted to its equivalent amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.
- 3.2.4 The Extra Subscription Fee Rebate amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Investment Funds Online Subscription Privileges on or before 30th November 2024. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.
- 4. Investment Funds Transfer-in Privileges**
- 4.1 Customers of "BComBEST Private Service", "BComBEST Services" and "BOCOM FORTUNE" who successfully transfer in "Eligible Investment Funds" into their investment funds accounts with the Bank during the Promotion Period and continuously maintain the "Eligible Investment Funds" for 6 months or above will be entitled to a reward of HKD500 for every accumulated market value of HKD200,000 (or equivalent). The maximum amount of reward that each Customer may get during the Promotion Period is HKD10,000.
- 4.2 The market value of "Eligible Investment Funds" transferred in will be calculated in HKD. If the unit price of the investment funds is in a currency other than HKD, the relevant market value will be converted to its equivalent amount in HKD on the transfer-in transaction date at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the right to amend the exchange rates without prior notice.
- 4.3 If there is any redemption or transfer-out of such Investment Funds (i.e. the Eligible Investment Fund successfully transferred-in during the Promotion Period) within the Promotion Period, the relevant market value will not be included in the calculation of the "Accumulated Market Value" of this offer.
- 4.4 "Eligible Investment Funds" refer to a list of selected funds determined by the Bank in its sole discretion and will be reviewed from time to time. For details, please contact our staff.
- 4.5 The privilege is only applicable to Customers who have successfully joined "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE" Services upon completion of the "Eligible Investment Funds" transfer-in transactions and continuously maintain the "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE" qualifications until the Reward is reimbursed.
- 4.6 The Reward amount in HKD will be deposited to the settlement account of Investment Funds Account of the Eligible Customers of Investment Funds Transfer-in Privileges on or before 31st May 2025. The relevant Investment Funds Account must still be valid when the Reward amount is credited, otherwise the privilege(s) will be forfeited.
- 5. Linked Investment Products Subscription Privileges**
- 5.1 "New Equity Linked Investments Customers" Privileges**
- 5.1.1 "New Equity Linked Investments Customers" who successfully subscribe for Equity Linked Investments of an accumulated transaction amount of HKD900,000 (or equivalent) through the Bank's branches during the Promotion Period will be entitled to an "90th Anniversary Welcome Extra Interest Rate Reward" of HKD3,000. For subscription of Equity Linked Investments of an accumulated transaction amount of HKD200,000 to HKD899,999 (or equivalent) through the Bank's branches during the Promotion Period will be entitled to an "Welcome Extra Interest Rate Reward" of HKD1,000. Each New Equity Linked Investments Customer can either get the "90th Anniversary Welcome Extra Interest Rate Reward" or "Welcome Extra Interest Rate Reward" only once. New Equity Linked Investments Customers who get "90th Anniversary Welcome Extra Interest Rate Reward" may enjoy the following reward for subsequent transaction amount exceeding the initial HKD900,000 (or equivalent): Customers who successfully subscribe for Equity Linked Investments through the Bank's branches during the Promotion Period will be entitled to an Extra Interest Rate Reward of HKD100 for every accumulated transaction amount of HKD100,000 (or equivalent). There is no cap on the amount of Extra Interest Rate Reward. New Equity Linked Investments Customers who get "Welcome Extra Interest Rate Reward" may enjoy the following reward for subsequent transaction amount exceeding the initial HKD200,000 (or equivalent): Customers who successfully subscribe for Equity Linked Investments through the Bank's branches during the Promotion Period will be entitled to an Extra Interest Rate Reward of HKD100 for every accumulated transaction amount of HKD100,000 (or equivalent). "New Equity Linked Investments Customers" who successfully subscribe for Equity Linked Investments through the Bank's branches during the Promotion Period for an accumulated transaction amount of less than HKD200,000 (or equivalent) but more than HKD100,000 (or equivalent) will still be entitled to an Extra Interest Rate Reward of HKD100.
- 5.1.2 "New Equity Linked Investments Customers" refer to Customers who have not held any Equity Linked Investments Account with the Bank during the period from 1st October 2023 to 31st March 2024 (both dates inclusive).
- 5.2 "Selected Equity Linked Investments Customers" Privileges**
- 5.2.1 "Selected Equity Linked Investments Customers" who successfully subscribe Equity Linked Investments through Branches of the Bank during the Promotion Period, will be entitled to Extra Interest Rate Reward of HKD100 for every HKD100,000 equivalent Accumulated Transaction Amount. There is no maximum limit on the Extra Interest Rate Reward.
- 5.2.2 "Selected Equity Linked Investments Customers" refer to Customers who have not subscribed any Equity Linked Investments through the Bank during the period from 1st October 2023 to 31st March 2024 (both dates inclusive).
- 5.3 "Existing Equity Linked Investments Customers" Privileges**
- 5.3.1 "Existing Equity Linked Investments Customers" who successfully subscribe Equity Linked Investments through Branches of the Bank during the Promotion Period, will be entitled to Extra Interest Rate Reward of HKD50 for every HKD100,000 or equivalent Accumulated Transaction Amount. There is no maximum limit on the Extra Interest Rate Reward.
- 5.3.2 "Existing Equity Linked Investments Customers" refers to Customers who have subscribed any Equity Linked Investments through Branches of the Bank during the period from 1st October 2023 to 31st March 2024 (both dates inclusive).
- 5.4 "Selected Currency Linked Investments Customers" Privileges**
- 5.4.1 "Selected Currency Linked Investments Customers" who successfully subscribe Deposit EXTRA with tenor of one or two weeks through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, will be entitled to Extra Interest Rate Reward of HKD100 for every HKD200,000 or equivalent accumulated

investment amount. There is no maximum limit on the Extra Interest Rate Reward.

- 5.4.2 "Selected Currency Linked Investments Customers" refers to Customers who have not subscribed any Deposit EXTRA through the bank during the period from 1st October 2023 to 31st March 2024 (both dates inclusive). Customers who have made any Deposit EXTRA-transaction during the mentioned period, shall not be "Selected Currency Linked Investments Customers".
- 5.5 The transaction amount will be calculated in HKD. If the subscription transaction is in a currency other than HKD, the relevant transaction amount will be converted to its equivalent amount in HKD at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the rights to amend the exchange rates without prior notice.
- 5.6 The Extra Interest Rate Reward amount in HKD will be deposited to the settlement accounts of the Eligible Customers of Linked Investments Subscription Privileges on or before 30th November 2024. The relevant Linked Investment Products Account and the settlement account must still be valid when the Extra Interest Rate Reward is credited, otherwise the privilege(s) will be forfeited.

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

1. This promotional offer is only applicable to Customers who open a "New Precious Metals and Foreign Exchange Margin Trading Account" during the Promotion Period ("Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers").
2. Privilege 1: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who open a "New Precious Metals and Foreign Exchange Margin Trading Account" during the Promotion Period and satisfy the following requirements can enjoy a cash reward under either clause 2.1 or 2.2 or 2.3 below once:
 - 2.1. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully open a "New Precious Metals and Foreign Exchange Margin Trading Account" at Branch during the Promotion Period can enjoy a cash reward of HKD50; or
 - 2.2. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully open a "New Precious Metals and Foreign Exchange Margin Trading Account" via the Bank's Internet Banking within seven calendar days from the date on which they successfully open a savings account with the Bank (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 HKD100.; or
 - 2.3. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who have successfully joined the "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE Services" and 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 as below:

Wealth Management Services	Cash reward gain by open "New Precious Metals and Foreign Exchange Margin Trading Account" via the Bank's Internet Banking
BComBEST Private Services	HKD300
BComBEST Services	HKD200
BOCOM FORTUNE Services	HKD150

3. Privilege 2: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully conduct one or more Precious Metals/USD Foreign Exchange Margin transaction(s) during the Promotion Period can enjoy a trading spread rebate of up to HKD50; or for Eligible Customers who have successfully joined "BComBEST Private Services" and conduct one or more Precious Metals/USD Foreign Exchange Margin transaction(s) during the Promotion Period can enjoy a trading spread rebate of up to HKD90.
4. Privilege 3: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully conduct one or more Precious Metals/USD Foreign Exchange Margin transaction(s) via "Bank of Communications(Hong Kong)" Mobile App during the Promotion Period can enjoy a trading spread rebate of up to HKD50; or for Eligible Customers who have successfully joined "BComBEST Private Services" and conduct one or more Precious Metals/USD Foreign Exchange Margin transaction(s) during the Promotion Period can enjoy a trading spread rebate of up to HKD90.
5. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who have successfully joined "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE Services" when open a "New Precious Metals and Foreign Exchange Margin Trading Account" or conduct the Precious Metals/USD Foreign Exchange Margin transaction(s) and continuously maintain the "BComBEST Private Services" / "BComBEST Services" / "BOCOM FORTUNE Services" qualifications until at the time of the Privilege 1, Privilege 2 and/or Privilege 3 rebates being credited into the Precious Metals and Foreign Exchange Margin Trading Account.
6. Privilege 4: Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers who successfully conduct Precious Metals/USD Foreign Exchange Margin transaction(s) with accumulated transaction amount equivalent to USD 1 million or above via "Online Trading Channels" during the Promotion Period, can enjoy trading spread rebate for those transactions. The amount of the trading spread rebate is calculated at 0.005% of the transaction amount. The maximum amount of the trading spread rebate is HKD20,000. Accumulated transaction amount does not include any unfilled standing orders, foreign exchange of margin balance and/or any corrective trading.
7. "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.
8. The trading date is based on the trading date recorded in the statement.
9. "Online Trading Channels" of the Bank include "Bank of Communications(Hong Kong)" Mobile App and Internet Banking Services.

10. Transaction amount will be calculated on an account basis. The transaction amount in different account(s) under the name of Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers will not be aggregated for calculation. Each account of a Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customer will be entitled to each of Privilege 1, Privilege 2, Privilege 3 and Privilege 4 only once.
11. 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 2024. Precious Metals and Foreign Exchange Margin Trading Services Trading Spread Rebate Eligible Customers must still maintain the Precious Metals and Foreign Exchange Margin Trading Account at the time of the rebates being credited into the Precious Metals and Foreign Exchange Margin Trading Account. If Customers have closed their Precious Metals and Foreign Exchange Margin Trading Account before the rebates are credited, the Bank will cancel all privileges relating to that Precious Metals and Foreign Exchange Margin Trading Account, nor will the Bank arrange for re-issuance of the rebates.
12. 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.
13. All services and transaction records involved in this promotion are based on the Bank's records and are bound by the relevant terms and conditions of such services. For details, please inquire with the Bank's staff.
14. All rewards and privileges cannot be transferred, returned, redeemed for cash or exchanged for other products or any discount offers.

4) Securities Welcome Privileges

(1) **Securities Services Welcome Offer**

1. The following offer/reward is only applicable to personal customers who fulfilled both requirements below ("Eligible Customers"):
 - 1.1 Open a "New Securities Account"; and
 - 1.2 Choose to receive securities e-statements and forgo receiving physical statements.
2. **"Securities Commission Rebate" Offer**
 - 2.1. Eligible Customers, who use the "New 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:
 - 2.1.1 BComBEST Private Customers - HKD 39,000;
 - 2.1.2 BComBEST Customers - HKD 29,000;
 - 2.1.3 BOCOM FORTUNE Customers - HKD 19,000;
 - 2.1.4 Other customers - HKD 9,000
 - 2.2. The brokerage commission settled in RMB will be converted into HKD at the exchange rate determined from time to time by the Bank. The brokerage commission will be deducted upfront according to "Charges of Securities Trading Services" of the Bank. The commission rebate amount will be based on the actual amount of brokerage commission paid by the customers. The Eligible Customers, however, still have to pay other fees, which include but not limited to Stamp Duties, Transfer Fees, SFC Transaction Levy, HKEx Trading Fee, AFRC Transaction Levy, CSRC Securities Management Fee and PRC Stock Exchange Handling Fee collected by third parties.
 - 2.3. "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.
 - 2.4. The commission rebate will be credited to the "New Securities Account" on or before 31st March 2025.
3. **"Welcome Cash Reward" Offer**
 - 3.1. Eligible Customers can enjoy HKD 200 cash reward if Eligible Customers open the the "New Securities Account" via "BOCOM(HK) Securities Mobile Application" or Internet Banking Services within seven calendar days upon the opening of the savings account with the Bank (Note: the first calendar date means the opening date of the savings account), and uses the savings account as the settlement account for the "New Securities Account".
 - 3.2. The cash reward will be credited to the "New Securities Account" on or before 30th September 2024.
4. "New Securities Account" means the account holder does not maintain any 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.
5. "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.
6. Eligible Customers must still maintain the "New Securities Account" at the time the commission rebate/cash reward is/are being credited to the relevant account. If the customer closed the "New Securities Account" or elect to receive physical copies of Securities Statement on or prior to the date of commission rebate/cash reward being credited to the relevant account, the customer will no longer be eligible to receive the commission rebate/cash reward.
7. 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.
8. Telecommunication service providers may charge customers for the various kinds of mobile data services. The customers should refer to their telecommunications service providers for the details of the charging mechanisms.

(2) Securities Deposit Privileges

1. During the Promotion Period, customers deposit Eligible Securities, in physical scrip or via Central Clearing and Settlement System ("CCASS"), with market value of every HKD100,000, into the Bank's securities accounts, can be entitled to cash reward of HKD100. The amount of cash reward is capped at HKD5,000.
2. "Eligible Securities" refers to securities settled in Hong Kong Dollar ("HKD") and listed in HKEx (excluding Ministry of Finance of the PRC CNY Bonds, The Government of the HKSAR of the PRC iBonds & Silver Bond issued by The Government of the HKSAR of the PRC), as well as the iBonds, Silver Bonds & Retail Green Bonds issued by the Government of the HKSAR of the PRC).
3. The accumulated market value of the Eligible Securities will be calculated on the basis of the closing price on the day of depositing the securities by the customers. If the closing price of the Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by the Bank at its sole discretion. This Cash Reward is not applicable to customers who withdraw the Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with the Bank during the Promotion Period.
4. Each customer will only be entitled to this Cash Reward once. If the customer opens more than one securities account during the Promotion Period, he/she will only be entitled to the above Cash Reward once. If the account is a joint securities account, the holders of such account will be considered as one customer.
5. Cash Reward of Deposit Securities Rewards will be credited to the Securities Accounts of the customers on or before 30th September 2024. In order to be entitled to the Cash Reward, customers must still maintain a valid securities account with the Bank at the time of the Bank's crediting the Cash Reward.
6. If the Securities Account also fulfills the requirement(s) of other promotional offer(s) which is/are concurrently provided by the Bank, such account would only be entitled to the offer that is of the highest value.

(3) Monthly Stocks Investment Plan Offer

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

Risk Disclosure Statements

Risk Disclosure Statements for General Investment Products

- The above information is a general summary and for reference only, and it is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investors should note that all investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Past performance is not an indication of future performance. Investors should read carefully the offering documents and the relevant Risk Disclosure Statement before making any investment decision. You should carefully consider whether any investment product or service mentioned herein is appropriate for you in view of your personal circumstances and should seek independent professional advice if necessary.
- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.
- For product information details, please refer to the product materials or consult our staff.
- Investment Profile Analysis provided by the Bank is intended to help the customers to understand their risk tolerance level and investment needs. The Bank accepts no responsibility or liability as to the accuracy or completeness of the information or recommendation given. Nothing in this Investment Profile Analysis or result shall constitute or be regarded as constituting a recommendation, offer or solicitation to buy or sell investment products.
- This document is prepared by Bank of Communications (Hong Kong) Limited and have not been reviewed by any regulatory authority in Hong Kong.
- The Bank distributes investment product for the product issuer and the investment product is a product of the product issuer but not that of the Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the investment product should be resolved directly between the product issuer and the customer.

Risk Disclosure Statements for Foreign Currency and RMB

- Foreign currency investments are subject to exchange rate fluctuations which may involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.
- Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment. Investors are urged to consider the tax consequences before making an investment and should seek tax advice based on their particular circumstances from an independent tax professional. This document does not purport to identify all the risks that may be involved in the related investments. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on the risk disclosure statement and health warning.
- RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.
- RMB products are subject to the risk of exchange rate fluctuation. The fluctuation in the RMB exchange rate may result in profits or losses in the event that customer converts RMB into HKD or other foreign currencies.

Risk Disclosure Statements for Precious Metals and Foreign Exchange Margin Trading

Investment involves risks. You should understand that because of the leverage nature of precious metals and foreign exchange margin trading, the risk of loss in leveraged precious metals and foreign currencies trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. If you cannot be contacted or if there is dramatic market fluctuation resulting in the cash margin being insufficient, your open positions may also be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position, investment horizon and investment objectives. You should undertake your own research and study and in particular the risk factors carefully and are advised to seek independent professional advice before making any investment decision. Precious metals and foreign currencies price may adversely affect the value, price or income of any product or related investment. Investors are urged to consider the tax consequences before making an investment and should seek tax advice based on their particular circumstances from an independent tax professional. You have no right to require any delivery or tender delivery of the precious metal in any physical form in Hong Kong or elsewhere under any precious metal margin trading contract. We will not have any duty or liability to appropriate, set aside and/or allot any precious metal in any physical form for or to you. If the Settlement Currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. If you trade on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software, which could result in your order not being executed according to your instructions or at all. This document does not purport to identify all the risks that may be involved in the related investments. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on the risk disclosure statement and health warning. RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time. Precious metals and FX margin trading is not equivalent to, nor should it be treated as a substitute for, bank savings or time deposit.

To borrow or not to borrow? Borrow only if you can repay!

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