

「90th Anniversary Extra Rewards」 Promotion (September to December 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 Extra 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 September 2024 to 31st December 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 September 2023 and 31st August 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; and/or
 - 3.2. Successfully sign up for BComBEST Private Services and BComBEST Services through Mobile Banking or Internet 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) 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. In order to be eligible for the Cash Reward for “Investment Account Opening”, Eligible Wealth Management Customers must qualified for the “Average Daily Relationship Balance” Cash Reward and 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.
7. 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 May 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 reissue.
8. Eligible Wealth Management Customers must continuously maintain the BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services qualifications for 6 months from the date of joining the services, 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)	
	Referee applies wealth management services <u>via Mobile Banking or Internet Banking</u>	Referee applies wealth management services <u>via Branches</u>
BComBEST Private Services	\$2,590	\$2,090
BComBEST Services	\$1,590	\$1,090
BOCOM FORTUNE Services	\$190	\$90

3. The “Referee” refers to Customer who has not signed up for the relevant wealth management services during the period from 1st September 2023 to 31st August 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. The Referee have to submit the referral application through one of the following means:
- 4.1. filled in the correct 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; or
- 4.2. 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.
5. 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.
6. 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.
7. 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.
8. Referral Reward will be credited to the HKD Savings or HKD Current Account of the Eligible Referrer on or before 28th February 2025. 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

(2) 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. Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong who are aged 18 or above, students must hold valid student identity document; 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 January 2025; 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)
September - December 2024	1 September 2023 - 31 August 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
September - December 2024	On or before 28 February 2025

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.
5. The Bank shall, without obligation to provide any reason, have the right to decide whether to accept / decline any account opening application or whether to give this reward to the applicants in accordance with their information provided.

(3) 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. Full-time students of universities / post-secondary institutions in Hong Kong and outside Hong Kong who are aged 18 or above, students must hold valid student identity document; and 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); and
 - 2.3. 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 "New Saving Account Reward for Students" 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 th October 2024
Stage 2	1 st July 2024 to 30 th September 2024	By 31 th 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.

2) **Investment Privileges**

1. **Investment Funds Welcome Privileges**

1.1 **"New Investment Funds Customers – BComBEST Private Services" Privileges**

1.1.1 The privilege is only applicable to "New Investment Funds Customers – BComBEST Private Services" who have successfully joined "BComBEST Private Services" before or during the Promotion Period, and continuously maintain the "BComBEST Private Services" qualifications until the Subscription Fee Rebate amount is reimbursed.

1.1.2 "New Investment Funds Customers – BComBEST Private Services" who successfully subscribe to Investment Funds through Internet Banking or Mobile Banking of the Bank or through Branches of the Bank during the Promotion Period, Subscription Fee will be fully rebated for the Accumulated Transaction Amount at or below HKD500,000 or equivalent.

1.1.3 Subsequent Transaction Amount (i.e. Accumulated Transaction Amount exceeds HKD500,000 or equivalent): For subscription to Investment Funds through Internet Banking or Mobile Banking of the Bank, the "New Investment Funds Customers – BComBEST Private Services" will be entitled to Subscription Fee Rebate of HKD300 for every HKD100,000 or equivalent Accumulated Transaction Amount. For subscription to Investment Funds through Branches of the Bank, the "New Investment Funds Customers – BComBEST Private Services" will be entitled to Subscription Fee Rebate of HKD100 for every HKD100,000 or equivalent Accumulated Transaction Amount. There is no maximum limit on the Subscription Fee Rebate.

1.1.4 "New Investment Funds Customers - BComBEST Private Services" refers to BComBEST Private Customers who do not hold any Investment Funds with the Bank and do not conduct any Investment Funds transactions during the period from 1st September 2022 to 31st August 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 September 2022 to 31st August 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 September 2022 to 31st August 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 31st March 2025. 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 March 2024 to 31st August 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 March 2024 to 31st August 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 31st March 2025. 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 31st March 2025. The relevant Investment Funds Account and the settlement account must still be valid when the relevant amount is credited, otherwise the privilege(s) will be forfeited.

4. Investment Funds Transfer-in Privileges

4.1 Customers of “BComBEST Private Service”, “BComBEST Services” and “BOCOM FORTUNE” who successfully transfer in “Eligible Investment Funds” into their investment funds accounts with the Bank during the Promotion Period and continuously maintain the “Eligible Investment Funds” for 6 months or above will be entitled to a reward of HKD500 for every accumulated market value of HKD200,000 (or equivalent). The maximum

amount of reward that each Customer may get during the Promotion Period is HKD10,000.

- 4.2 The market value of “Eligible Investment Funds” transferred in will be calculated in HKD. If the unit price of the investment funds is in a currency other than HKD, the relevant market value will be converted to its equivalent amount in HKD on the transfer-in transaction date at the foreign exchange rate determined by the Bank from time to time at its sole discretion for calculation of the offer entitlement. The Bank reserves the right to amend the exchange rates without prior notice.
- 4.3 If there is any redemption or transfer-out of such Investment Funds (i.e. the Eligible Investment Fund successfully transferred-in during the Promotion Period) within the Promotion Period, the relevant market value will not be included in the calculation of the “Accumulated Market Value” of this offer.
- 4.4 “Eligible Investment Funds” refer to a list of selected funds determined by the Bank in its sole discretion and will be reviewed from time to time. For details, please contact our staff.
- 4.5 The privilege is only applicable to Customers who have successfully joined “BComBEST Private Services” / “BComBEST Services” / “BOCOM FORTUNE” Services upon completion of the “Eligible Investment Funds” transfer-in transactions and continuously maintain the “BComBEST Private Services” / “BComBEST Services” / “BOCOM FORTUNE” qualifications until the Reward is reimbursed.
- 4.6 The Reward amount in HKD will be deposited to the settlement account of Investment Funds Account of the Eligible Customers of Investment Funds Transfer-in Privileges on or before 30th September 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 March 2024 to 31st August 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 March 2024 to 31st August 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 March 2024 to 31st August 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 March 2024 to 31st August 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 31st March 2025. 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 have successfully joined the “BComBEST Private Services” / “BComBEST Services” / “BOCOM FORTUNE Services” 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	HKD300
BComBEST Services	HKD200
BOCOM FORTUNE Services	HKD150
Others	HKD50; 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 HKD100.

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 28th February 2025. 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.

3) 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 July 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 31st March 2025.
 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 31st March 2025. 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".

4) FX and Treasury Product Privilege

(1) RMB "FX Pre Order" Transaction Reward/ RMB "FX Pre Order" (Selected Dual Currency Credit Card Client) Transaction Reward

1. 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.
2. Offer is applicable to clients whose accounts are opened in their sole names or joint names.
3. Customers who conduct RMB "FX Pre Order" transaction and convert any currency from/to "RMB" with equivalent to HKD2,000,000 or above per single transaction held with the Bank ("Eligible transaction") through their designated relationship manager during the Promotion Period can enjoy a cash reward HKD 900.
4. During the entire Promotion Period, the maximum amount of Cash Reward for each "Eligible Clients" can enjoy is HKD 9,000.

5. Clients who fulfill the below requirements "(Selected Dual Currency Credit Card Clients)" can enjoy "Extra Cash Reward" HKD100 for each "Eligible transaction" :
6. Clients maintain Dual Currency Credit Card with the bank during the promotion period
7. Clients did not hold any RMB balance with the bank on 30th June 2024
8. During the entire Promotion Period, the maximum amount of "Extra Cash Reward" for each "(Selected Dual Currency Credit Card Clients)" can enjoy is HKD 1,000.
9. Each RMB "FX Pre Order" transaction will be converted into Hong Kong dollars at the exchange rate on the transaction date for calculating its transaction amount.
10. "Eligible Clients" must maintain a valid HKD savings account or HKD current account when the Bank credits the Cash Reward and Extra Cash Reward, otherwise the Bank will cancel their eligibility for receiving the Extra Interest Rate Reward without further notice or re-issuance.
11. The Cash Reward and Extra Cash Reward will be credited to Customers' HKD current account or HKD savings account with the Bank on or before 28th Feb 2025 and will be reflected in the transaction records of the account and no separate notification will be provided.

(2) "Treasury Product" Welcome Privileges

1. 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.
2. Offer is applicable to clients whose accounts are opened in their sole names or joint names.
3. "Eligible Clients" refers to Customers who did not subscribe or purchase any "Eligible Treasury Product" with the Bank during the period from 1st January 2023 to 31st Aug 2024 (both dates inclusive).
4. "Eligible Clients" who have subscribed or purchased any "Eligible Treasury Products" below with "Eligible Transaction Amount" with equivalent to HKD1,000,000 or above per single transaction during the Promotional Period will be entitled to the Welcome rewards HKD 900,

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

5. During the entire Promotion Period, the maximum amount of Welcome Reward for each "Eligible Clients" can enjoy is HKD 5,000.
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. "Eligible Clients" must maintain a valid HKD savings account or HKD current account when the Bank credits the Welcome Reward, otherwise the Bank will cancel their eligibility for receiving the Welcome Reward without further notice or re-issuance.
8. The Welcome will be credited to Customers' HKD current account or HKD savings account with the Bank on or before 28th Feb 2025 and will be reflected in the transaction records of the account and no separate notification will be provided.

5) Deposit Privilege

"Online Time Deposit" Offer x "90th Anniversary 999 Exciting Reward"

1. The Promotion Period of this offer is from 2nd September 2024 to 31st December 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”

- 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 (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”

- 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.

Offer 3: “90th Anniversary 999 Exciting Reward”

- 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 “90th Anniversary 999 Exciting Reward” lucky draw entries (the “Eligible Exciting Reward Customers”). During the entire Promotion Period, each Eligible Exciting Reward Customer is eligible to win Lucky Draw once only. There will be 90 winners in total. The winner will receive a cash prize of HK\$999 (“Cash Reward”) and the details are as follows:

To place an “Online Time Deposit” successfully and fulfill Exciting Reward Requirements below	Number of Lucky draw entries
Place <u>each</u> “Online Time Deposit” via Mobile Banking	2 (Unlimited)
Place <u>each</u> “Online Time Deposit” via Internet Banking	1 (Unlimited)
Sole-named Personal customer (excluding joint-named accounts) who was born in 1990 or later.	1 (Once only)
New Wealth Management Customers <ul style="list-style-type: none">Have not signed up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services between 1st September 2023 and 31st August 2024; andSuccessfully 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).	1 (Once only)

- All transactions are subject to the Bank’s records.
- The Bank will conduct the Lucky Draw in February 2025 and the Eligible Exciting Reward 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 February 2025. 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.
- When the Cash Rewards are arranged to Eligible Exciting Reward Customers, they must still i) maintain the BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services and must not terminate nor downgrade the wealth management services on or before that date; Otherwise the relevant rewards will be forfeited.
- All directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the “90th Anniversary 999 Exciting Reward”. 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.

(6) Loan Privilege

(1) Bank of Communications in Hong Kong 90th Anniversary Green Mortgage Plan

1. Customer may apply for a BoCom 90th years Anniversary 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. (a) Customer who has successfully applied for a Green Mortgage with the Eligible Green Property on or before 30 September 2024, the loan is approved on or before 15 October 2024 and successfully drawn on or before 31 December 2024 (for primary market property, the loan is successfully drawn on or before 31 March 2025) or (b) Customer who has successfully applied for a Green Mortgage with the Eligible Green Property on or before 31 December 2024, the loan is approved on or before 15 January 2025 and successfully drawn on or before 31 March 2025 (for primary market property, the loan is successfully drawn on or before 30 June 2025) 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.

(2) Bank of Communications in Hong Kong 90th Anniversary Cross-border Mortgage Loan Rewards

1. This reward is only applicable to Customers who fulfilled all the requirements below (or known as “Eligible Cross-border Mortgage Loan Customers”):
 - 1.1. Successfully apply for Cross-border Mortgage Loan during the Promotion Period; and
 - 1.2. Must choose the mainland solicitor which are designated by the Bank to arrange that mortgage loan.
2. Eligible Cross-border Mortgage Loan Customers will be entitled to solicitor’s fee deduction, with the maximum amount for general customer is RMB9,090 while the maximum amount for “BComBEST Private Services” and “BComBEST Services” customer is RMB10,090, when they draw down each Cross-border Mortgage Loan. If the solicitor’s fee is over the corresponding maximum amount, the exceed amount will be borne by the Customers.
3. 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.
4. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the Chinese version shall apply and prevail.

(3) Bank of Communications in Hong Kong 90th Anniversary 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\$990 Cash Reward.
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 31 March 2024. 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.

(4) Bank of Communications in Hong Kong 90th Anniversary Reverse Mortgage Rewards

1. This reward is applicable to customers who successfully submitted the reverse mortgage 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 28 February 2025. 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.

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.

Risk Disclosure Statements for Investment Products Involving Derivatives

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

Risk Disclosure Statement for Debt Securities Services/ Certificate of Deposit Products

- Investment involves risks. The price of bonds fluctuates, sometimes dramatically and the worst case may result in loss of your entire investment amount. There is an inherent risk that losses may be incurred rather than profits made as a result of trading bonds. Investors should consider their own investment objectives, investment experience, financial situation and risk tolerance level. Investors should carefully read the relevant offering documents and the Terms & Conditions of relevant product / service before making any investment decision.
- Investor bears the credit risk of the issuer and the guarantor (if any) and has no recourse to the Bank.
- Bond may involve different terms and features (including, but not limited to, perpetual or subordinated bonds, or those with variable or deferred interest payment terms, extendable maturity dates, or those which are convertible or exchangeable or have contingent write down or loss absorption features, Chapter 37 listed bond or those with multiple credit support providers and structures). These kinds of bonds are generally considered as complex products. It is difficult for investors to predict the return on investment or the circumstances under which they need to bear losses, and it is also difficult to determine the amount of loss in advance. In the worst case, you may lose all of your investment. Therefore, such bonds are generally only available to professional investors, and ordinary investors may not be suitable for this kind of products. Before entering into any transaction, investors must carefully read the "Disclaimer"/"Responsibility Statement" and "Risk Disclosure" in the relevant prospectus/offering documents to understand the risks involved.
- If the holder of certificate of deposit does not hold the certificate of deposit until maturity, but sells it in the market, the certificate of deposit holder may incur a loss on his initial investment. This is because, during the term of the certificate of deposit, the market price of the certificate of deposit will fluctuate. The market price of a certificate of deposit may move up or down, compared with the amount of the initial purchase price, depending on many factors, including movements in prevailing interest rates, changes in the perceived credit standing of the Bank and factors generally affecting the market for similar securities or deposits. A certificate of deposit holder is as likely to incur losses as to realize profits as a result of these market price movements. A customer should carefully consider whether the purchase of a certificate of deposit is a suitable investment in light of the customer's financial position and investment objectives, particularly if he or she may wish to sell the certificate of deposit before its stated maturity.
- Certificate of deposit is not a protected deposit and is not protected under the Deposit Protection Scheme in Hong Kong.

Risk Disclosure Statements for Digital Currency Linked Deposit (Fixed/ Barrier)

- Not a time deposit – "Digital Currency Linked Deposit (Fixed/ Barrier) " is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.
- Derivatives risk – "Digital Currency Linked Deposit (Fixed/ Barrier) " is embedded with currency option(s). Option transactions involve risks. The potential return (or its portion) on a deposit is implicitly utilised for buying the digital currency option, and if the option fails to provide any payout due to unfavourable exchange rate movement, you will receive lesser return (or even no return) on the principal Deposit Amount at the maturity.
- Limited potential gain – The maximum potential gain is limited to the amount of interest calculated at the premium rate specified for the deposit.
- Principal protection at maturity only – The principal protection feature is only applicable if this product is held to maturity.
- Not the same as buying the Linked Currency – Investing in "Digital Currency Linked Deposit (Fixed/ Barrier) " is not the same as buying the Linked Currency directly. Movements in the market price of the Linked Currency may not lead to any corresponding change in the performance of the "Digital Currency Linked Deposit (Fixed/ Barrier)". No amount (whether principal or interest) would be repayable to you by the Bank in the Linked Currency.
- Market risk – The return of "Digital Currency Linked Deposit (Fixed/ Barrier)" is linked to the exchange rates of the Deposit Currency against the Linked Currency. Movements in exchange rates can be unpredictable, sudden and drastic, and affected by complex political and economic factors.
- Liquidity risk – "Digital Currency Linked Deposit (Fixed/ Barrier)" is designed to be held till maturity. You do not have a right to request early termination of this product before maturity.
- Credit risk of the Bank – "Digital Currency Linked Deposit (Fixed/ Barrier)" is not secured by any collateral. When you invest in this product, you will

be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your deposit amount.

- Currency risk – If the Deposit Currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations.
- Risks of early termination by the Bank – the Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank prior to maturity, you may suffer a substantial loss under this product. See "Can the Bank adjust the terms or early terminate this product?" in the Important Facts Statement of this product.
- Conflicts of interest - Potential and actual conflicts of interest may arise from the different roles played by us and our subsidiaries and affiliates in connection with the "Digital Currency Linked Deposit (Fixed/ Barrier)". Although our economic interests in each role may be adverse to your interests in the "Digital Currency Linked Deposit (Fixed/ Barrier)", we maintain regulatory required information barriers between our different business areas as well as policies and procedures designed to minimize and manage such conflicts of interest to comply with applicable laws and regulations, and to ensure our transactions or dealings will be transacted at arm's length.

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

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