

Terms of promotion offers :

The promotion period is from 21 November 2016 to 31 March 2017 (both dates inclusive) ("Promotion Period").

1. 10,000,000 gift points lucky draw promotion:

- This offer is only applicable to personal banking customers ("Eligible Securities Customers") who hold Integrated Account Service and complete buying or selling transaction of securities listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on Shanghai Stock Exchange ("SSE") or Shenzhen Stock Exchange ("SZSE") via sole-name/joint-name securities accounts of Bank of China (Hong Kong) Limited ("BOCHK") (including securities margin account and family securities account) ("Eligible Securities Transaction") during Promotion Period. Eligible Securities Customer will be entitled to one lucky draw entry of BOC Credit Card gift points for each Eligible Securities Transaction.
- Eligible Securities Customers who are *Wealth Management/Enrich Banking* customers on 31 March 2017 will gain one more lucky draw entry of BOC Credit Card gift points for each Eligible Securities Transaction during Promotion Period. There is no upper limit on the number of lucky draw entry for each Eligible Securities Customers.
- BOCHK will draw 20 Eligible Securities Customers ("Winning Customers") on or before 30 April 2017, each Winning Customer will get 500,000 BOC Credit Card gift points ("Gift Points"). Each Winning Customer can only get the Gift Points once regardless of the number of securities accounts (including securities margin account and family securities account). Holders of joint-name securities accounts will be considered as one Winning Customer and can get the Gift Points once. The lucky draw result will be announced on BOCHK website. All Winning Customers will be notified by post individually.
- The Gift Points will be credited to the valid BOC Credit Cards of Winning Customers on or before 30 June 2017. If Winning Customer is joint-name securities account holders, the Gift Points will be credited to the valid BOC Credit Card of any one of the joint-name account holders. BOCHK has the discretion to credit the Gift Points to any one of the BOC Credit Card accounts. If Winning Customer has more than one valid BOC Credit Card, BOCHK has the discretion to credit the Gift Points to any one of the BOC Credit Card accounts.
- To entitle to the offer, Winning Customers must hold a valid BOC Credit Card. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format. Winning Customers should maintain valid securities accounts, relevant settlement accounts and that Integrated Account Services at the time when the Gift Points are credited, otherwise the offer will be forfeited.**
- In the interest of fairness, this offer is not applicable on employees of BOCHK.
- Gift Points cannot be converted into cash or exchanged for other gifts/coupon and is also not refundable and transferrable. Terms of BOC Credit Card apply on the use of Gift Points.
- If Winning Customers hold more than one eligible BOC Credit Card, the Gift Points will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Winning Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Winning customers should not have breached the Card User Agreement when the Gift Points are credited by the BOC Credit Card (International) Limited (the "Card Company"). If the Winning Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

2. New securities account reward:

- This offer is only applicable to personal banking customers who hold Integrated Account Service and successfully open new sole-name/joint-name securities accounts (including securities margin account but excluding family securities accounts) ("New Securities Accounts") with BOCHK during Promotion Period and do not have any securities account with BOCHK within 6 months preceding the date of New Securities Accounts opening. ("Eligible New Securities Customers")
- Eligible New Securities Customers can entitle to HK\$50 brokerage fee reduction ("Brokerage Fee Reduction Amount") for each buying transaction of securities listed on the Hong Kong Exchange and Clearing Limited ("HKEx") and settled in HKD or RMB (exclude Monthly Stocks Savings Plan and IPO subscription) or securities listed on SSE or SZSE via Internet Banking, Mobile Banking or Automated Stock Trading Hotline of BOCHK through the New Securities Accounts within the first 3 months starting from the date of New Securities Accounts opening (3-month period is calculated on the basis of 90 days with the 90th day, Saturdays, Sundays and public holidays included). There is no maximum limit on the Brokerage Fee Reduction Amount.
- Eligible New Securities Customers should pay the brokerage fee of buying transactions first.** If the new securities account is opened on or before 31 December 2016, the Brokerage Fee Reduction Amount will be credited to the settlement accounts of Eligible New Securities Customers on or before 31 May 2017. If the new securities account is opened on or after 1 January 2017, the Brokerage Fee Reduction Amount will be credited to the settlement accounts of Eligible New Securities Customers on or before 31 August 2017. If an Eligible New Securities Customer holds more than one settlement account, BOCHK has the discretion to credit the Brokerage Fee Reduction Amount to any one of the settlement accounts.
- Other transaction fees still apply, including but not limited to transaction charge, Hong Kong stamp duty, transaction levy charged by the Securities and Futures Commission of Hong Kong, trading fee charged by HKEx, stamp duty charged by the State Administration of Taxation, securities management fee charged by China Securities Regulatory Commission, handling fee charged by SSE/SZSE and transfer fee charged by China Securities Depository and Clearing Corporation Limited.**
- Eligible New Securities Customers should maintain valid New Securities Accounts, relevant settlement accounts and that Integrated Account Services at the time when the Brokerage Fee Reduction Amount is credited, otherwise the offer will be forfeited.

3. New securities margin customers interest rate as low as 3.88%p.a. offer:

- This offer is only applicable to customers who successfully open a new sole-name/joint-name securities margin account with BOCHK ("New Securities Margin Account") during the Promotion Period and do not have any securities margin account with BOCHK within 6 months preceding the date of New Securities Accounts opening ("Eligible New Securities Margin Customers").
- To be eligible for the privileged securities margin interest rate offer, Eligible New Securities Margin Customers should conduct transactions of securities listed on the HKEx and settle in HKD or RMB (excluding Monthly Stocks Savings Plan and IPO subscription) or securities listed on SSE or SZSE through the New Securities Margin Accounts from the second date after opening the securities margin account.
- Privileged securities margin interest rate is determined by the integrated service at the time the New Securities Margin Account open. Eligible New Securities Margin Customers who are *Wealth Management/Enrich Banking* customer can enjoy privileged securities margin loan interest rate at Hong Kong Dollar Prime Rate P-1.12% p.a. and CNY Prime Rate P-1.42%. Eligible New Securities Margin Customers who are *i-Free Banking* customer can enjoy privileged securities margin loan interest rate at Hong Kong Dollar Prime Rate P and CNY Prime Rate P.
- Eligible New Securities Margin Customers can enjoy privileged securities margin loan interest rate until further notice.
- P refers to the Hong Kong Dollar/RMB Prime Lending Rate quoted by BOCHK from time to time. The actual securities margin loan interest rate is subject to BOCHK's final approval results. BOCHK reserves the right to amend the securities margin loan interest rate anytime.

4. A Shares securities margin interest rate as low as 0% offer:

- This offer is only applicable to personal banking customers ("Eligible Securities Margin Customers") who use the securities margin limit to trade securities listed on SSE or SZSE and settled in RMB via sole-name/joint-name securities margin accounts of BOCHK ("Eligible Securities Margin Transaction") during Promotion Period. The securities margin interest incurred by the Eligible Securities Margin Transaction from 21 November 2016 to 31 March 2017 ("Interest Reduction Period") will be reduced ("Interest Reduction Amount") based on designated interest reduction ratio.
- Eligible Securities Margin Customers must pay the securities margin interest first.** BOCHK will credit the Interest Reduction Amount to the settlement accounts of Eligible Securities Margin Customers on or before 31 August 2017.
- Interest Reduction Amount will be calculated based on designated interest reduction ratio. The interest settled in RMB will be converted into HKD at the exchange rate determined by BOCHK. The Interest Reduction Amount may be different from the actual amount of interest paid. The interest reduction ratio will be determined by the integrated service taken on 31 March 2017. Eligible Securities Margin Customers who are *Wealth Management/Enrich Banking* customers will be entitled to 100% interest reduction ratio. Eligible Securities Margin Customers who are *i-Free Banking* customers will be entitled to 50% interest reduction ratio.
- Eligible Securities Margin Customers must hold valid securities margin accounts, settlement accounts and integrated services, and should not have overdue/bad records when the Interest Reduction Amount is credited by BOCHK. Otherwise, the offer will be forfeited.**

5. Deposit securities offer:

- This offer is only eligible to customers who successfully deposit securities settled in HKD or RMB and listed on HKEx or SSE or SZSE (excluding the Ministry of Finance of the PRC CNY Bonds and The Government of the HKSAR of the PRC iBonds/The Hong Kong Monetary Authority iBonds) into BOCHK's securities accounts via Central Clearing and Settlement System (CCASS) (physical scrip is not included) (securities transferred from Chiyu Banking Corporation Limited is not included) ("Eligible Securities") between 1 November 2016 to 31 December 2016 (both dates inclusive) ("Deposit Securities Period").
- Customer who deposit Eligible Securities with designated market value during the Deposit Securities Period ("Eligible Deposit Securities Customers") can entitle to following reward:

Market Value of Eligible Securities Deposited	BOC Credit Card Free Spending Credit ("Free Spending Credit")
HK\$500,000 or above	HK\$2,000
HK\$100,000 – Below HK\$500,000	HK\$1,000

- The market value of Eligible Securities is calculated on the basis of the closing price on the day of depositing the securities by Eligible Deposit Securities Customers. If the closing price of Eligible Securities cannot be determined on the day of deposit, the final price used for calculating the market value will be determined by BOCHK at its sole discretion. This offer is **not applicable to customers who withdraw Eligible Securities (via CCASS or by physical scrip) from their related securities accounts maintained with BOCHK during the Deposit Securities Period.**
- The market value of Eligible Securities and brokerage fee settled in RMB will be converted into HKD at the exchange rate determined by BOCHK.
- Each customer will only be entitled to the above offer once. If the Eligible Deposit Securities Customer opens more than one securities account during the Deposit Securities Period, he/she will only be entitled to the above offer once. If the account is a joint securities account, the holders of such account will be considered as one customer.
- To entitle to the offer, Eligible Deposit Securities Customers must hold a valid BOC Credit Card. Otherwise, the offer will be forfeited and will not be entitled to any award in any other format.** If Eligible Deposit Securities Customer is a joint securities account holder, any one of the joint securities account holder must hold a valid BOC Credit Card. BOCHK will credit cash of equivalent value to the settlement account of the joint securities account. If the joint securities account holds more than one settlement account, BOCHK has the discretion to credit the rewards to any one of the settlement accounts.
- Free Spending Credit will be credited to the valid BOC Credit Card Account of Eligible Deposit Securities Customers on or before 31 March 2017. **Eligible Deposit Securities Customers must hold valid securities accounts, settlement accounts and integrated services at the time when the Free Spending Credit or its cash of equivalent value is credited. Otherwise, the offer will be forfeited.**

6. BOC Credit Card Free Spending Credit:

- Free Spending Credit is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
- If Eligible Deposit Securities Customers hold more than one eligible BOC Credit Card, the Free Spending Credit will be credited to the highest tier eligible BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, CUP Dual Currency Diamond Card, World Master Card, Visa Signature Card, Platinum Card, Titanium Card, Gold Card and Classic Card).
- The status of the credit card accounts held by the Eligible Deposit Securities Customers should be normal, valid and in good standing, and such accounts should not have overdue/bad records, nor have they been cancelled/terminated for any reason, and the Eligible Deposit Securities customers should not have breached the Card User Agreement when the Free Spending Credit is credited by the BOC Credit Card (International) Limited (the "Card Company"). If the Eligible Deposit Securities Customers cannot fulfil the above requirements, BOCHK and the Card Company reserve the right to forfeit the relevant offer without prior notice.

General Terms:

- The above offers are only applicable to personal banking customers.
- Customers can enjoy the above offers simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
- The above products, services and offers are subject to the relevant terms. For details, please refer to the relevant promotion materials or contact BOCHK branch staff.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of BOCHK shall be final.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.

Risk Disclosure:

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements of the nature and risks involved in trading or investment.

Risk Disclosure of Securities Trading

Risk of Securities Trading

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.

Risk of Securities Margin Trading

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

You are advised to understand the relevant details, charges and important notes before investing in Shanghai or Shenzhen A shares. For details, please refer to the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect" in BOCHK website www.bochk.com or contact BOCHK's staff.

This promotion material does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service.

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