Terms and Conditions for BOC Express Cash Instalment Loan – Tax Season Loan ("Tax Loan")/ BOC Express Cash Instalment Loan Top up ("Loan Top up") / BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer") / BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer Top up") Promotion:

1. The promotion period is from 17 November 2026 to 5 January 2027, both dates inclusive ("Promotion Period").

2. **BOC Express Cash Instalment Loan – Tax Season Loan / BOC Express Cash Instalment Loan Top up Cash Rebate Offer:**

   2.1 Customers must successfully apply for "Tax Loan" or "Loan Top up" during the Promotion Period, and drawdown the loan on or before 28 February 2027, with a loan amount of HK$200,000 or above and with repayment tenor of 24 months or above, OR loan amount of HK$100,000 or above and with repayment tenor of 36 months or above in order to be eligible for the corresponding cash rebate listed in the below table with cash rebate up to HK$11,000 ("Tax Season Rebate").

Loan Amount (HK$) (Only the top up amount will be considered for "Loan Top up")	**Cash Rebate for "Tax Loan" or "Loan Top up" (HK$)**		
	Loan Tenor 24 months	**Loan Tenor 36 months**	**Loan Tenor 48 months or above**
$100,000 - $199,999	Not Applicable	$500	$1,000
$200,000 - $499,999	$500	$1,000	$1,500
$500,000 - $999,999	$500	$1,000	$2,000
$1,000,000 - $1,499,999	$1,000	$2,000	$3,000
$1,500,000 - $2,999,999	$1,500	$2,000	$5,000
$3,000,000 or above	$2,000	$6,000	$11,000

   2.2 New Personal Loan Customers who successfully apply for "Tax Loan" via e-Channels during the Promotion Period and fulfill the requirements stipulated in Clause 2.1, will be entitled to double reward: consisting of the abovementioned "Tax Season Rebate" and the corresponding welcome offer as listed in the table below with extra cash rebate up to HK$11,000 ("Welcome Offer"), both adding up to total cash rebate up to HK$22,000. "Welcome Offer" is **not applicable** to "Loan Top up", "Balance Transfer", "Balance Transfer Top up" and BOC Express Cash Instalment Loan – Interest-free Offer ("Interest-free Offer").

      2.2.1 New Personal Loan Customers refer to customers not holding any BOC Express Cash Instalment Loan account(s) (including Tax Loan, Instalment Loan, Loan Top up, Balance Transfer, Balance Transfer Top up, Green Personal Loan and Instalment Loan – Interest-free Offer) as of 23 September 2026. Regarding the BOC Express Cash Instalment Loan account(s) records, the records under the Bank of China (Hong Kong) Limited ("BOCHK") system shall prevail.

      2.2.2 e-Channels include BOCHK website, Internet Banking, Mobile Banking and "BOCHK-Banking" WeChat Official Account.

Loan Amount (HK$)	Cash Rebate for New Personal Loan Customers applying for "Tax Loan" (HK$)								
	Loan Tenor 24 months			Loan Tenor 36 months			Loan Tenor 48 months or above		
	Tax Season Rebate	Welcome Offer	Total Cash Rebate	Tax Season Rebate	Welcome Offer	Total Cash Rebate	Tax Season Rebate	Welcome Offer	Total Cash Rebate
$100,000 - $199,999	Not Applicable			$500	$500	$1,000	$1,000	$1,000	$2,000
$200,000 - $499,999	$500	$500	$1,000	$1,000	$1,000	$2,000	$1,500	$1,500	$3,000
$500,000 - $999,999	$500	$500	$1,000	$1,000	$1,000	$2,000	$2,000	$2,000	$4,000
$1,000,000 - $1,499,999	$1,000	$1,000	$2,000	$2,000	$2,000	$4,000	$3,000	$3,000	$6,000
$1,500,000 - $2,999,999	$1,500	$1,500	$3,000	$2,000	$2,000	$4,000	$5,000	$5,000	$10,000
$3,000,000 or above	$2,000	$2,000	$4,000	$6,000	$6,000	$12,000	$11,000	$11,000	$22,000

2.3 Designated Customers who successfully apply for "Tax Loan" during the Promotion Period and fulfill the requirements stipulated in Clause 2.1, will be entitled to double reward: consisting of the abovementioned "Tax Season Rebate" and "Welcome Offer", total cash rebate up to HK$22,000.

2.3.1 "Designated Customers" refer to (1) BOCHK Private Wealth customers or personal customers who receive designated promotion materials and apply for "Tax Loan" with the reference code listed on the designated promotion materials or provided by designated channels, and (2) fulfill the definition of New Personal Loan customers stipulated in clause 2.2.1. Regarding the eligibility of Designated Customer, the records under BOCHK system shall prevail.

3. **BOC Express Cash Instalment Loan – Tax Season Loan "Limited-time Offer":**

3.1 Customers who apply for the "Tax Loan" during the Promotion Period with reference code listed on designated promotion materials or provided by designated channels and fulfill the requirements stipulated in Clause 2.1, will be entitled to corresponding cash rebate listed in the below table with additional cash rebate up to HK$3,000 ("Limited-time Offer").

Loan Amount (HK$)	"Limited-time Offer" Cash Rebate (HK$)
$100,000 - $199,999	$500
$200,000 - $999,999	$1,000
$1,000,000 or above	$3,000

3.2 Limited-time Offer is **not applicable** to "Loan Top up", "Balance Transfer", "Balance Transfer Top up" Green Personal Loan and "Interest-free Offer". Unless otherwise specified, this offer cannot be used in conjunction with any reference code listed on other promotion materials or channels.

4. **BOC Express Cash Instalment Loan – Tax Season Loan "12-month "0%" Interest" Offer on the first HK$1,000,000 / HK$500,000 Loan Amount for Selected Customers:**

4.1 The offer is only applicable to selected customers who receive the relevant promotion materials from BOCHK and fulfill designated criteria ("Selected Customers"). Regarding the eligibility of Selected Customer,

the records under BOCHK system shall prevail. Please refer to the relevant promotional materials for the details of designated criteria and relevant terms and conditions.

4.2 Selected Customers must successfully apply for "Tax Loan" during 24 September 2026 to 16 November 2026 through a BOCHK Branch and drawdown the loan on or before 31 December 2026, with a loan amount of HK$1,000,000 or above and with repayment tenor of 24 months or above, and **meet** the definition of New Personal Loan Customers stipulated in Clause 2.2.1, will be eligible for the "**12-month "0%" Interest**" Offer on the first HK$1,000,000 / HK$500,000 loan amount listed in the below table:

"Tax Season Loan" Loan Amount (HK$)	**Loan amount applicable to "12-month "0%" Interest" for Selected Customers (HK$)**
	Loan Tenor 24 months or above
$1,000,000 - $1,999,999	First HK$500,000 loan amount
$2,000,000 or above	First HK$1,000,000 loan amount

4.3 The "**12-month "0%" Interest**" offer will be fulfilled in the form of cash rebate, determined by the loan amount and monthly flat rate stipulated in the loan advice, and calculated by rounding to the nearest dollar (Example: for drawing a loan of HK$2,000,000 for 24 months with monthly flat rate of 0.1503%, the cash rebate entitled will be (HK$1,000,000 x 0.1503% x 12 months =) HK$18,036).

4.4 Unless otherwise specified, this offer cannot be used in conjunction with any reference code listed on other promotion materials or channels. If it is later found out there is duplicated promotion of other reference code(s), BOCHK reserves the right to withhold from issuing the cash rebate for "**12-month "0%" Interest Offer**" or charge an amount equivalent to the amount of the cash rebate granted. BOCHK has absolute discretion about the "**12-month "0%" Interest**" offer.

5. **BOC Express Cash Instalment Loan "Discounted Interest Rate for Chosen Customers":**

5.1 The offer is only applicable to chosen customers who receive the relevant promotion materials from BOCHK ("Chosen Customers"). Regarding the eligibility of Chosen Customers, the records under BOCHK system shall prevail.

5.2 Chosen customers who successfully apply for "Tax Loan" or "Loan Top up" with the reference code listed on the designated promotion materials during the Promotion Period and successfully drawdown the loan on or before 28 February 2027, can enjoy discounted interest rate.When applying via e-Channels, the Annualized Percentage Rate ("APR") displayed on the loan confirmation page refers to the discounted interest rate approved, which is determined by the pricing table set by BOCHK. The final approved APR for individual customers may vary based on individual's credit profile and other factors. The decision of BOCHK shall be final

5.3 This offer cannot be used in conjunction with any reference code listed on other promotion materials or channels.

6. **BOC Express Cash Instalment Loan Balance Transfer / BOC Express Cash Instalment Loan Balance Transfer Top up Cash Rebate Offer:**

Customers must successfully apply for "Balance Transfer" or "Balance Transfer Top up" during the Promotion

Period and successfully drawdown the loan on or before 28 February 2027, and with a loan amount of HK$50,000 or above and repayment tenor of 36 months or above in order to be eligible for the corresponding cash rebate listed in below table:

Loan Amount (HK$) **(Only the top up amount will be considered for "Balance Transfer Top up")**	**Cash Rebate for "Balance Transfer" and "Balance Transfer Top up" (HK$)**
	Loan Tenor 36 months or above
$50,000 - $199,999	$888
$200,000 - $499,999	$3,888
$500,000 - $999,999	$13,888
$1,000,000 or above	$23,888

7. **Extra Cash Rebate Offer for Designated Promotion Materials or Channels:**

7.1 Customers who apply for the "Tax Loan" or "Loan Top up" during the Promotion Period with reference code listed on designated promotion materials or provided by designated channels and fulfill the requirements stipulated in Clause 2.1, will be entitled to an extra HK$500, HK$688, HK$1,000, HK$2,000 or up to HK$3,000 cash rebate. This reward is not applicable to "Balance Transfer" and "Balance Transfer Top up". In addition, unless otherwise specified, it cannot be used in conjunction with any reference code listed on other promotion materials or channels. Please refer to the relevant promotion materials for the actual cash rebate amount and relevant terms and conditions.

7.2 Talent Schemes Customers^ or BOCHK Private Wealth customers or particular customer groups who apply for "Tax Loan" or "Loan Top up" during the Promotion Period with reference code listed on specific promotion materials or provided by designated channels and fulfill the requirements stipulated in Clause 2.1, will be entitled to extra cash rebate up to HK$3,288.

Loan Amount (HK$) **(Only the top up amount will be considered for "Loan Top up")**	**Extra Cash Rebate for Talent Schemes Customers^ or BOCHK Private Wealth customers or particular customer groups applying for "Tax Loan" or "Loan Top up" (HK$)**
$100,000 - $199,999	$688
$200,000 - $999,999	$1,888
$1,000,000 or above	$3,288

This reward is not applicable to "Balance Transfer" and "Balance Transfer Top up". In addition, unless otherwise specified, it cannot be used in conjunction with any reference code listed on other promotion materials or channels. Please refer to the relevant promotion materials for the actual cash rebate amount and relevant terms and conditions.

^Talent Schemes Customers refer to Talents holding a valid visa under one of the following three categories: (i) Top Talent Pass Scheme (TTPS), (ii) Quality Migrant Admission Scheme (QMAS) and (iii) Admission Scheme for Mainland Talents and Professionals (ASMTP).

8. **BOCHK "Interbank Account Data Sharing - Credit Application" ("IADS-Credit Application") Cash Rebate Offer:**

8.1 Customers must successfully apply for "Tax Loan" or "Loan Top up" or "Balance Transfer" or "Balance Transfer Top up" during the Promotion Period, and successfully use "IADS-Credit Application" to authorize BOCHK to get your savings and current account information from other bank(s) for approval of the credit application before the approval of loan; and successfully drawdown the loan on or before 28 February 2027 with the minimum loan amount of HK$5,000 in order to be eligible for the extra cash rebate of HK$100.

8.2 Eligible customers must maintain a valid "IADS-Credit Application" consent, without revoking the consent, before the cash rebate is credited to your account.

General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products:

9. All cash rebate mentioned above will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 June 2027 without prior notice. The status of the eligible customers' instalment loan accounts must be normal and valid, and without any overdue record or in breach of the Terms and Conditions of the BOC Express Cash Instalment Loan when the cash rebate or cash reward is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.

10. The minimum Loan amount is HK$5,000. The maximum loan amount for the "Tax Loan" is HK$4,000,000 or 18 times of the monthly salary (whichever is lower). For "Loan Top up", the maximum top up amount plus the outstanding amount of existing loan is up to HK$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the "Balance Transfer" is up to HK$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.

11. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.

12. "Loan Top up" is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a "Loan Top up" if payments for minimum of three instalments are made and without any overdue record.

For customers applying for top up via e-Channels with instant approval result, after confirming to draw down the loan, BOCHK will open a new loan account according to the terms of the loan accepted by customers. The new loan account will not affect the outstanding balance and repayment particulars of existing loan account(s). Please refer to the respective loan advice issued for each loan account for details of the loans.

If customers redraw the repaid principal amount of an existing loan and keep one single loan account only after redrawing, customers will be notified of the aggregate approved loan amount, interest rate and tenor upon the "Loan Top up" approval. The outstanding loan amount of the existing loan and handling fee (if applicable) will be deducted from the "Loan Top up" amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".

13. "Tax Loan" or "Loan Top up" customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. "Balance Transfer" or "Balance Transfer Top up" customers can choose a loan tenor of 12, 24, 36, 48, 60 or 72 months.

14. Examples for loan amount, repayment tenor, monthly flat rate and APR:
    (a) "Tax Loan" & "Loan Top up": The quoted interest rate is calculated based on a loan amount of HK$3,000,000 with repayment tenor of 12 months and monthly flat rate of 0.0620%. The APR is 1.38% and without handling fee. This APR does not include any cash rebate or other eligible offers (if applicable).
    (b) "Balance Transfer" & "Balance Transfer Top up": The quoted interest rate is calculated based on a loan amount of HK$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%. This APR does not include any cash rebate or other eligible offers (if applicable).

    APR as low as 1.38% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK$3,000,000 and with repayment tenor of 12 months and monthly flat rate of 0.0620% and with handling fee waiver and does not include any cash rebate or other eligible offers and is applicable to BOCHK Private Wealth Customers or selected customer groups).

    The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.

    The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. For loan and offer details, interest rates, handling fee, Terms and Conditions, please refer to BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up / BOC Express Cash Instalment Loan Balance Transfer) for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

15. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for

further approval purposes. The loan is subject to the terms set out in the loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement ("KFS") for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.

16. The above offers and cash rebate are not applicable to the staff of BOCHK and its subsidiaries.

17. **Early Settlement Fee**

Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee, which is 2% of the original loan amount. BOCHK may at its discretion adjust the early settlement fee at any time. Individual calculation of the apportionment of the interest and principal is adopted for different loan products even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement / redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan / BOC Express Cash Instalment Loan Top up / BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan term, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

18. **Terms and Conditions for Full Early Repayment during Cooling-off Period**

Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.

"Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

"Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

To exercise Cooling-off Rights, the Borrower must, to the satisfaction of BOCHK, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of BOCHK branches or apply the full early repayment via designated service hotline (+852 2108 3611) during office hours of any Business Day. The amount and calculation determined by BOCHK shall be final. For the avoidance of doubt, during the Cooling-off Period, BOCHK will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be

calculated in accordance with the terms in the loan advice and the Terms and Conditions of BOC Express Cash Instalment Loan, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by BOCHK (or the date of acceptance of the full early repayment request via service hotline).

19. **Risk Disclosure of Investment as Loan Purpose**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- "Tax Loan", "Loan Top up", "Balance Transfer", "Balance Transfer Top up" are the loan products of BOCHK.
- Customer can only enjoy the offer listed in this Terms and Conditions once during the Promotion Period.
- The above products, services and offers are subject to this Promotional Terms and Conditions. Please refer to this Terms and Conditions or inquire with BOCHK branch staff for details.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant Promotional Terms and Conditions at any time at its sole discretion.
- 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.
- Customers are required to pay the relevant data charges for using and/ or downloading the BOCHK Mobile App or Mobile/ Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile/ Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/ Internet Banking from time to time.

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

Terms and Conditions for Pre-approval Loan Amount Offer of BOC Express Cash Instalment Loan:

1. This Pre-approval Loan Amount is only applicable to chosen customers. The pre-approved loan amount shown in the promotional materials is for reference only. The Bank of China (Hong Kong) Limited ("BOCHK") will assess the customer's situation in a timely manner and adjust the pre-approval loan amount according to the customer's actual circumstances. The final approval loan amount will be subject to BOCHK's final approval. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.

2. The actual processing time for loan application approval and disbursement (including same-day disbursement) may vary depending on the actual circumstances of each application.

3. The promotion period is from 17 November 2026 to 5 January 2027, both dates inclusive ("Promotion Period").

4. **BOC Express Cash Instalment Loan – Tax Season Loan ("Tax Loan") / BOC Express Cash Instalment Loan Top up ("Loan Top up") Cash Rebate Offer:**

   4.1 Customers must successfully apply for "Tax Loan" or "Loan Top up" during the Promotion Period, and successfully drawdown the loan on or before 28 February 2027, with a loan amount of HK$200,000 or above and with repayment tenor of 24 months or above, OR loan amount of HK$100,000 or above and with repayment tenor of 36 months or above, in order to be eligible for the corresponding cash rebate listed in the below table with cash rebate up to HK$11,000 ("Tax Season Rebate").

Loan Amount (HK$) (Only the top up amount will be considered for "Loan Top up")	**Cash Rebate for "Tax Loan" or "Loan Top up" (HK$)**		
	Loan Tenor 24 months	**Loan Tenor 36 months**	**Loan Tenor 48 months or above**
$100,000 - $199,999	Not Applicable	$500	$1,000
$200,000 - $499,999	$500	$1,000	$1,500
$500,000 - $999,999	$500	$1,000	$2,000
$1,000,000 - $1,499,999	$1,000	$2,000	$3,000
$1,500,000 - $2,999,999	$1,500	$2,000	$5,000
$3,000,000 or above	$2,000	$6,000	$11,000

   4.2 New Personal Loan Customers who successfully apply for "Tax Loan" via e-Channels during the Promotion Period and fulfill the requirements stipulated in Clause 4.1, will be entitled to double reward: consisting of the abovementioned "Tax Season Rebate" and the corresponding welcome offer as listed in the table below with extra cash rebate up to HK$11,000 ("Welcome Offer"), both adding up to total cash rebate up to HK$22,000. "Welcome Offer" is **not applicable** to "Loan Top up", "Balance Transfer" "Balance Transfer Top up" and BOC Express Cash Instalment Loan – Interest-free Offer ("Interest-free Offer").

      4.2.1 New Personal Loan Customers refer to customers not holding any BOC Express Cash Instalment Loan account(s) (including Tax Loan, Instalment Loan, Top up, Balance Transfer, Green Personal

Loan and Instalment Loan – Interest-free Offer) as of 23 September 2026. Regarding the BOC Express Cash Instalment Loan account(s) records, the records under BOCHK system shall prevail.

4.2.2 e-Channels include BOCHK website, Internet Banking, Mobile Banking and "BOCHK-Banking" WeChat Official Account.

Loan Amount (HK$)	Cash Rebate for New Personal Loan Customers applying for "Tax Loan" (HK$)								
	Loan Tenor 24 months			Loan Tenor 36 months			Loan Tenor 48 months or above		
	Tax Season Rebate	Welcome Offer	Total Cash Rebate	Tax Season Rebate	Welcome Offer	Total Cash Rebate	Tax Season Rebate	Welcome Offer	Total Cash Rebate
$100,000 - $199,999	Not Applicable			$500	$500	$1,000	$1,000	$1,000	$2,000
$200,000 - $499,999	$500	$500	$1,000	$1,000	$1,000	$2,000	$1,500	$1,500	$3,000
$500,000 - $999,999	$500	$500	$1,000	$1,000	$1,000	$2,000	$2,000	$2,000	$4,000
$1,000,000 - $1,499,999	$1,000	$1,000	$2,000	$2,000	$2,000	$4,000	$3,000	$3,000	$6,000
$1,500,000 - $2,999,999	$1,500	$1,500	$3,000	$2,000	$2,000	$4,000	$5,000	$5,000	$10,000
$3,000,000 or above	$2,000	$2,000	$4,000	$6,000	$6,000	$12,000	$11,000	$11,000	$22,000

4.3 Designated Customers who successfully apply for "Tax Loan" during the Promotion Period (both dates inclusive) and fulfill the requirements stipulated in Clause 4.1, will be entitled to double reward: consisting of the abovementioned "Tax Season Rebate" and "Welcome Offer", total cash rebate up to HK$22,000.

4.3.1 "Designated Customers" refer to (1) BOCHK Private Wealth customers or personal customers who receive designated promotion materials and apply for "Loan" with the reference code listed on the designated promotion materials or provided by designated channels, and (2) fulfill the definition of New Personal Loan customers stipulated in clause 4.2.1. Regarding the eligibility of "Designated Customer", the records under BOCHK system shall prevail.

5. **BOC Express Cash Instalment Loan – Tax Season Loan "Limited-time Offer":**

5.1 Customers who apply for the "Tax Loan" during the Promotion Period with reference code listed on designated promotion materials or provided by designated channels and fulfill the requirements stipulated in Clause 2.1, will be entitled to corresponding cash rebate listed in the below table with additional cash rebate up to HK$3,000 ("Limited-time Offer").

Loan Amount (HK$)	"Limited-time Offer" Cash Rebate (HK$)
$100,000 - $199,999	$500
$200,000 - $999,999	$1,000
$1,000,000 or above	$3,000

5.2 Limited-time Offer is **not applicable** to "Loan Top up", "Balance Transfer", "Balance Transfer Top up" Green Personal Loan and "Interest-free Offer". Unless otherwise specified, this offer cannot be used in conjunction with any reference code listed on other promotion materials or channels.

6. **BOC Express Cash Instalment Loan – Tax Season Loan "12-month "0%" Interest" Offer on the first HK$1,000,000 / HK$500,000 Loan Amount for Selected Customers:**

6.1 The offer is only applicable to selected customers who receive the relevant promotion materials from BOCHK and fulfill designated criteria ("Selected Customers"). Regarding the eligibility of Selected Customer, the records under BOCHK system shall prevail. Please refer to the relevant promotional materials for the details of designated criteria and relevant terms and conditions.

6.2 Selected Customers must successfully apply for "Tax Loan" during 24 September 2026 to 16 November 2026 through a BOCHK Branch and drawdown the loan on or before 31 December 2026, with a loan amount of HK$1,000,000 or above and with repayment tenor of 24 months or above, and **meet** the definition of New Personal Loan Customers stipulated in Clause 4.2.1, will be eligible for the "**12-month "0%" Interest**" Offer on the first HK$1,000,000 / HK$500,000 loan amount listed in the below table:

"Tax Season Loan" Loan Amount (HK$)	**Loan amount applicable to "12-month "0%" Interest" for Selected Customers (HK$)**
	Loan Tenor 24 months or above
$1,000,000 - $1,999,999	First HK$500,000 loan amount
$2,000,000 or above	First HK$1,000,000 loan amount

6.3 The "**12-month "0%" Interest**" offer will be fulfilled in the form of cash rebate, determined by the loan amount and monthly flat rate stipulated in the loan advice, and calculated by rounding to the nearest dollar (Example: for drawing a loan of HK$2,000,000 for 24 months with monthly flat rate of 0.1503%, the cash rebate entitled will be (HK$1,000,000 x 0.1503% x 12 months =) HK$18,036).

6.4 Unless otherwise specified, this offer cannot be used in conjunction with any reference code listed on other promotion materials or channels. If it is later found out there is duplicated promotion of other reference code(s), BOCHK reserves the right to withhold from issuing the cash rebate for "**12-month "0%" Interest Offer**" or charge an amount equivalent to the amount of the cash rebate granted. BOCHK has absolute discretion about the "**12-month "0%" Interest**" offer.

7. **BOC Express Cash Instalment Loan "Discounted Interest Rate for Chosen Customers":**

7.1 The offer is only applicable to chosen customers who receive the relevant promotion materials from BOCHK ("Chosen Customers"). Regarding the eligibility of Chosen Customers, the records under BOCHK system shall prevail.

7.2 Chosen customers who successfully apply for "Tax Loan" or "Loan Top up" with the reference code listed on the designated promotion materials during the Promotion Period and successfully drawdown the loan on or before 28 February 2027, can enjoy discounted interest rate. When applying via e-Channels, the Annualized Percentage Rate ("APR") displayed on the loan confirmation page refers to the discounted interest rate approved, which is determined by the pricing table set by BOCHK. The final approved APR for individual customers may vary based on individual's credit profile and other factors. The decision of BOCHK shall be final.

7.3 This offer cannot be used in conjunction with any reference code listed on other promotion materials or channels.

8. **BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up Cash Rebate Offer:**

Customers must successfully apply for "Balance Transfer" or "Balance Transfer Top up" during the Promotion Period and successfully drawdown the loan on or before 28 February 2027, and with a loan amount of HK$50,000 or above and with repayment tenor of 36 months or above in order to be eligible for the cash rebate listed in below table:

Loan Amount (HK$) **(Only the top up amount will be considered for "Balance Transfer Top up")**	**Cash Rebate for "Balance Transfer" and "Balance Transfer Top up" (HK$)**
	Loan Tenor 36 months or above
$50,000 - $199,999	$888
$200,000 - $499,999	$3,888
$500,000 - $999,999	$13,888
$1,000,000 or above	$23,888

9. **Extra Cash Rebate Offer for Designated Promotional Materials or Channels:**

9.1 Customers who apply for the "Tax Loan" or "Loan Top up" during the Promotion Period with reference code listed on designated promotional materials or provided by designated channels and fulfill the requirements stipulated in Clause 4.1, will be entitled to an extra HK$500, HK$688, HK$1,000, HK$2,000 or up to HK$3,000 cash rebate. This reward is not applicable to "Balance Transfer" and "Balance Transfer Top up". In addition, unless otherwise specified, it cannot be used in conjunction with any reference code listed on other promotional materials or promotional channels. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

9.2 Talent Schemes Customers^ or BOCHK Private Wealth customers or particular customer groups who apply for "Tax Loan" or "Loan Top up" during the Promotion Period with reference code listed on specific promotional materials or provided by designated channels and fulfill the requirements described in the Clause 4.1, will be entitled to extra cash rebate up to HK$3,288.

Loan Amount (HK$) **(Only the top up amount will be considered for "Loan Top up")**	**Extra Cash Rebate for Talent Schemes Customers^ or BOCHK Private Wealth customers or particular customer groups applying for "Tax Loan" and "Loan Top up" (HK$)**
$100,000 - $199,999	$688
$200,000 - $999,999	$1,888
$1,000,000 or above	$3,288

This reward is not applicable to "Balance Transfer" and "Balance Transfer Top up". In addition, unless otherwise specified, it cannot be used in conjunction with any reference code listed on other promotion materials or channels. Please refer to the relevant promotion materials for the actual cash rebate amount and relevant terms and conditions.

^Talent Schemes Customers: Talents holding a valid visa under one of the following three categories: (i) Top Talent Pass Scheme (TTPS), (ii) Quality Migrant Admission Scheme (QMAS) and (iii) Admission Scheme for Mainland Talents and Professionals (ASMTP).

10. **BOCHK "Interbank Account Data Sharing - Credit Application" ("IADS-Credit Application") Cash Rebate Offer:**

10.1 Customers must successfully apply for "Tax Loan" or "Loan Top up" or "Balance Transfer" or "Balance Transfer Top up" during the Promotion Period, and successfully use "IADS-Credit Application" to authorize BOCHK to get your savings and current account information from other bank(s) for approval of the credit application before the approval of loan; and successfully drawdown the loan on or before 28 February 2027 with the minimum loan amount of HK$5,000 in order to be eligible for the extra cash rebate of HK$100.

10.2 **Eligible customers must maintain a valid "IADS-Credit Application" consent, without revoking the consent, before the cash rebate is credited to your account.**

General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products:

11. All cash rebate mentioned above will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 June 2027 without prior notice. The status of the eligible customers' instalment loan accounts must be normal and valid, and without any overdue record or in breach of the Terms and Conditions of the BOC Express Cash Instalment Loan when the cash rebate or cash reward is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.

12. The minimum Loan amount is HK$5,000. The maximum loan amount for the "Tax Loan" is HK$4,000,000 or 18 times of the monthly salary (whichever is lower). For "Loan Top up", the maximum Top up amount plus the outstanding amount of existing loan is up to HK$4,000,000 or 18 times of your monthly salary (whichever is lower). The maximum loan amount for the "Balance Transfer" is up to HK$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.

13. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.

14. "Loan Top up" is only applicable to existing BOC Express Cash Instalment Loan customers. Customers are eligible to apply for a "Loan Top up" if payments for minimum of three instalments are made and without any overdue record.

For customers applying for top up via e-Channels with instant approval result, after confirming to draw down the loan, BOCHK will open a new loan account according to the terms of the loan accepted by customers. The new loan account will not affect the outstanding balance and repayment particulars of existing loan account(s). Please refer to the respective loan advice issued for each loan account for details of the loans.

If customers redraw the repaid principal amount of an existing loan and keep one single loan account only after redrawing, customers will be notified of the aggregate approved loan amount, interest rate and tenor upon the "Loan Top up" approval. The outstanding loan amount of the existing loan and handling fee (if applicable) will be deducted from the "Loan Top up" amount before disbursement to the customers' account. The monthly repayment amount will be debited from the repayment account on the due date every month. The proportion of the loan principal and interest in each monthly instalment amount is calculated according to the "Reducing Balance Method".

15. "Tax Loan" or "Loan Top up" customers can choose a loan tenor of 12, 24, 36, 48 or 60 months. "Balance Transfer" or "Balance Transfer Top up" customers can choose a loan tenor of 12, 24, 36, 48, 60 or 72 months.

16. Examples for loan amount, repayment tenor, monthly flat rate and APR:
    (a) "Tax Loan" & "Loan Top up": The quoted interest rate is calculated based on a loan amount of HK$3,000,000 with repayment tenor of 12 months and monthly flat rate of 0.0620%. The APR is 1.38% and without handling fee. This APR does not include any cash rebate or other eligible offers (if applicable).
    (b) "Balance Transfer" & "Balance Transfer Top up": The quoted interest rate is calculated based on a loan amount of HK$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%. This APR does not include any cash rebate or other eligible offers (if applicable).

    APR as low as 1.38% is applicable to eligible customers fulfilling specific requirements (calculated based on a loan amount of HK$3,000,000 and with repayment tenor of 12 months and monthly flat rate of 0.0620% and with handling fee waiver and does not include any cash rebate or other eligible offers and is applicable to BOCHK Private Wealth Customers or selected customer groups).

    The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.

    The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. For loan and offer details, interest rates, handling fee, Terms and Conditions, please refer to BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer) for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

17. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the loan document agreed between the

loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement ("KFS") for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.

18. The above offers and cash rebate are not applicable to the staff of BOCHK and its subsidiaries.

19. **Early Settlement Fee**

Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee, which is 2% of the original loan amount. BOCHK may at its discretion adjust the early settlement fee at any time. Individual calculation of the apportionment of the interest and principal is adopted for different loan products even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/ redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan / BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan term, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

20. **Terms and Conditions for Full Early Repayment during Cooling-off Period**

Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.

"Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

"Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

To exercise Cooling-off Rights, the Borrower must, to the satisfaction of BOCHK, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of BOCHK branches or apply the full early repayment via designated service hotline (+852 2108 3611) during office hours of any Business Day. The amount and calculation determined by BOCHK shall be final. For the avoidance of doubt, during the Cooling-off Period, BOCHK will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be calculated in accordance with the terms in the loan advice and the Terms and Conditions of BOC Express Cash

Instalment Loan, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by BOCHK (or the date of acceptance of the full early repayment request via service hotline).

21. **Risk Disclosure of Investment as Loan Purpose**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- "Tax Loan", "Loan Top up", "Balance Transfer", "Balance Transfer Top up" are the loan products of BOCHK.
- Customer can only enjoy the offer listed in this Terms and Conditions once during the Promotion Period.
- The above products, services and offers are subject to this Promotional Terms and Conditions. Please refer to this Terms and Conditions or inquire with BOCHK branch staff for details.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant Promotional Terms and Conditions at any time at its sole discretion.
- 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.
- Customers are required to pay the relevant data charges for using and/ or downloading the BOCHK Mobile App or Mobile/ Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile/ Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/ Internet Banking from time to time.

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

Terms and Conditions for Additional Offers for Designated Customers of BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer")/ BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer Top up"):

1. The promotion period is from 17 November 2026 to 5 January 2027, both dates inclusive ("Promotion Period").

2. **Additional Offers for Designated Customers of BOC Express Cash Instalment Loan Balance Transfer/ BOC Express Cash Instalment Loan Balance Transfer Top up:**

   Designated Customers (refer to Clause 3 below) must successfully apply for "Balance Transfer" or "Balance Transfer Top up" within the Promotion Period; and successfully drawdown the loan on or before 28 February 2027; and with a loan amount of HK$50,000 or above and a repayment tenor of 36 months or above in order to enjoy corresponding extra cash rebate listed in below table:

Additional Offer for Eligible Customers				
Loan Amount (HK$) **(Only the top up amount will be considered for "Loan Top up")**	**Loan Tenor**	**Cash Rebate for "Balance Transfer"/ "Balance Transfer Top up" (HK$)**	**Extra Cash Rebate for Additional Offer (HK$)**	**Total Cash Rebate (HK$)**
$50,000 - $199,999	36 months or above	$888	$1,000	$1,888
$200,000 - $499,999		$3,888	$1,000	$4,888
$500,000 - $999,999		$13,888	$3,000	$16,888
$1,000,000 or above		$23,888	$5,000	$28,888

3 Extra Cash Rebate Offer for Designated Promotional Materials or Channels:

Customers who apply for the "Balance Transfer" / "Balance Transfer Top up" with reference code listed on specific promotion materials or provided by designated channels and fulfill the requirements described in Clause 2, will be entitled to extra HK$1,000 / HK$3,000 / HK$5,000 cash rebate listed in Clause 2 above. This reward is not applicable to BOC Express Cash Instalment Loan – Tax Season Loan ("Tax Loan") / BOC Express Cash Instalment Loan Top up ("Loan Top up"). In addition, it cannot be used in conjunction with any other promotion offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

4. **BOCHK "Interbank Account Data Sharing - Credit Application" ("IADS-Credit Application") Cash Rebate Offer:**

   4.1 Customers must successfully apply for "Balance Transfer" or "Balance Transfer Top up" during the Promotion Period, and successfully use "IADS-Credit Application" to authorize the Bank of China (Hong Kong) Limited ("BOCHK") to get your savings and current account information from other bank(s) for approval of the credit application before the approval of loan; and successfully drawdown the loan on or before 28 February 2027 with the minimum loan amount of HK$5,000 in order to be eligible for the extra cash rebate of HK$100.

   4.2 **Eligible customers must maintain a valid "IADS-Credit Application" consent, without revoking the consent, before the cash rebate is credited to your account.**

General Terms and Conditions which are applicable to all BOC Express Cash Instalment Loans Products:

5. All cash rebate mentioned above will be directly credited to the BOCHK repayment account of the eligible customers on or before 30 June 2027 without prior notice. The status of the eligible customers' instalment loan accounts must be normal and valid, and without any overdue record or in breach of the Terms and Conditions of the BOC Express Cash Instalment Loan when the cash rebate or cash reward is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate or cash reward without prior notice. If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate or cash reward granted.

6. The minimum Loan amount is HK$5,000. The maximum loan amount for the "Balance Transfer" is up to HK$2,000,000 or 21 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. Moreover, the instant cash amount which constitutes part of the total amount of the Balance Transfer Loan is up to 12 times of monthly salary, and can be transferred to your account and its use is not restricted to the repayment of the outstanding balance of any credit card or personal loan. BOCHK reserves the right for determining the final approved loan amount.

7. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan.

8. "Balance Transfer" or "Balance Transfer Top up" customers can choose a loan tenor of 12, 24, 36, 48, 60 or 72 months.

9. Examples for loan amount, repayment tenor, monthly flat rate and Annualized Percentage Rate ("APR"):
   "Balance Transfer" & "Balance Transfer Top up": The quoted interest rate is calculated based on a loan amount of HK$1,500,000 with repayment tenor of 12 months and a monthly flat rate of 0.1770%. The APR is 5.93%, including an annual handling fee of 1%. This APR does not include any cash rebate or other eligible offers (if applicable).

   The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.

   The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only. For loan and offer details, interest rates, handling fee, Terms and Conditions, please refer to BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer) for the "Key Facts Statement (KFS) for Instalment Loan" or contact our staff.

10. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement ("KFS") for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.

11. The above offers are not applicable to the staff of BOCHK.

12. **Early Settlement Fee**

    Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee, which is 2% of the original loan amount. BOCHK may at its discretion adjust the early settlement fee at any time. Individual calculation of the apportionment of the interest and principal is adopted for different loan products even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/ redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Tax Season Loan/ BOC Express Cash Instalment Loan Top up/ BOC Express Cash Instalment Loan Balance Transfer to refer to Instalment Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan term, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

13. **Terms and Conditions for Full Early Repayment during Cooling-off Period**

    Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.

    "Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

    "Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

    To exercise Cooling-off Rights, the Borrower must, to the satisfaction of BOCHK, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of BOCHK branches or apply the full early repayment via designated service hotline (+852 2108 3611) during office hours of any Business Day. The amount and calculation determined by BOCHK shall be final. For the

avoidance of doubt, during the Cooling-off Period, BOCHK will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be calculated in accordance with the terms in the loan advice and the Terms and Conditions of BOC Express Cash Instalment Loan, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by BOCHK (or the date of acceptance of the full early repayment request via service hotline).

14. **Risk Disclosure of Investment as Loan Purpose**

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of BOCHK Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- "Tax Loan", "Loan Top up", "Balance Transfer", "Balance Transfer Top up" are the loan products of BOCHK.
- Customer can only enjoy the offer listed in this Terms and Conditions once during the Promotion Period.
- The above products, services and offers are subject to this Promotional Terms and Conditions. Please refer to this Terms and Conditions or inquire with BOCHK branch staff for details.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant Promotional Terms and Conditions at any time at its sole discretion.
- 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.
- Customers are required to pay the relevant data charges for using and/ or downloading the BOCHK Mobile App or Mobile/ Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile/ Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/ Internet Banking from time to time.

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

Terms and Conditions for BOC Express Cash Instalment Loan - Interest-free Offer Promotion (Applicable to applications with reference code "F2" or other designated Interest-free Offer reference codes)

1. The promotion period is from 17 November 2026 to 5 January 2027 (both dates inclusive) ("Interest-free Offer Promotion Period").

2. Customers must successfully apply for BOC Express Cash Instalment Loan – Interest-free Offer ("Interest-free Offer") with reference code "F2" or other designated reference codes within the Promotion Period; and successfully drawdown the loan on or before 28 February 2027 with repayment tenor of 12 months, 24 months or 36 months ("Eligible Interest-free Offer Customers"). Eligible Interest-free Offer customers can enjoy Clause 2.1 Interest-free Offer and Clause 2.2 Early Settlement Fee Waiver Offer below. Below Offers are not applicable to BOC Express Cash Instalment Loan Top up ("Loan Top up"), BOC Express Cash Instalment Loan Balance Transfer ("Balance Transfer"), BOC Express Cash Instalment Loan Balance Transfer Top up ("Balance Transfer Top up") and Green Personal Loan ("Green Loan").

   2.1 Interest-free Offer: Interest rebate on total interest of the loan. The Bank of China (Hong Kong) Limited ("BOCHK") will charge an interest calculated at a monthly flat rate of 0.0001% based on the approved loan amount and the interest rebate will be disbursed on the specific date and in the manner described in Clause 3.1 below. The amount of the interest rebate is equal to the total interest already paid and to be paid on the entire loan, calculated based on the monthly flat rate mentioned above, from the Drawdown Date until the Final Repayment Date (You can refer to the following example of "Interest-free Offer").

   Interest-free Offer Example (for reference only)

   If the loan amount of an eligible Interest-free Offer customer is HK$1,000,000, the repayment tenor is 24 months and the monthly flat rate is 0.0001%, the Annualized Percentage Rate ("APR") is 4.02%, including an annual handling fee of 2%. The interest rebate that the eligible Interest-free Offer customer can enjoy under the Interest-free Offer is: HK$1,000,000 x 24 x 0.0001% = HK$24 (rounded up to the nearest dollar).

   2.2 Early Settlement Fee Waiver Offer: Cash rebate on early settlement fee waiver. When customer performs early settlement during repayment period, an early settlement fee equivalent to 2% of the approved loan amount will be charged in accordance with Clause 10, the cash rebate will be disbursed on the specific date and in the manner described in Clause 3.2 below. (You can refer to the following example of "Early Settlement Fee Waiver Offer").

   Early Settlement Fee Waiver Offer Example (for reference only)

   If the loan amount of an eligible Interest-free offer customer is HK$1,000,000 and is repaid early during the loan repayment period, a cash rebate related to the early settlement fee waiver is: HK$1,000,000 x 2% = HK$20,000, the cash rebate will be disbursed within 270 calendar days from the date of early settlement.

3. The Cash Rebate Arrangement for the Interest- free Offer and Early Settlement Fee Waiver Offer:

   3.1 All cash rebate mentioned above will be directly credited to the BOCHK repayment account of the Eligible

Interest-free Offer Customers on or before 30 June 2027 without prior notice. The status of the Eligible Interest-free Offer Customers' loan accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan - Interest-free Offer when the interest rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the interest rebate without prior notice. **If BOCHK has already credited the interest rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the interest rebate granted.**

3.2 The above cash rebate on early settlement fee (2% of the approved loan amount which has been disbursed) will be directly credited to the BOCHK repayment account of the eligible customers within 270 calendar days from the date of early settlement without prior notice. The status of the Eligible Interest-free Offer Customers' accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan - Interest-free Offer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice.

4. Extra Cash Rebate Offer for Designated Promotional Materials or Channels:

Customer who apply for the loan during the Promotion period with amount of HK$100,000 or above, repayment tenor of 12, 24 or 36 months with reference code listed on designated promotional materials/ designated promotional channels, will be entitled to an extra HK$500/ HK$688/ HK$1,000/ HK$2,000/up to HK$3,000 cash rebate. This cash rebate cannot be used in conjunction with any other extra cash rebate promotional offers. Please refer to the relevant promotional materials for the actual cash rebate amount and relevant terms and conditions.

The above cash rebate will be directly credited to the BOCHK repayment account of the Eligible Interest-free Offer Customers on or before 30 June 2027 without prior notice. The status of the Eligible Interest-free Offer Customers accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash Instalment Loan - Interest-free Offer when the cash rebate is credited by BOCHK. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. **If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate granted.**

5. BOCHK "Interbank Account Data Sharing - Credit Application" ("IADS-Credit Application") Cash Rebate Offer:

5.1 Customers must successfully apply for "Interest-free Offer" within the promotion period, and successfully authorize BOCHK to get your savings and current account information from other bank(s) based on your "IADS-Credit Application" consent before the approval of loan; and successfully drawdown the loan on or before 28 February 2027 with the minimum loan amount of HK$5,000 in order to enjoy the cash rebate of HK$100.

5.2 Eligible customers must maintain a valid "IADS-Credit Application" consent, without revoking the consent, before the cash rebate is credited to your account.

5.3 The above cash rebate offer will be directly credited to the BOCHK repayment account of the Eligible Interest-free Offer Customers on or before 30 June 2027 without prior notice. The status of the Eligible "IADS-Credit Application" Cash Rebate Offer Customers' loan accounts must be normal and valid, and without any overdue record or in breach of the Terms and Conditions of the BOC Express Cash Instalment

Loan - Interest-free Offer when the cash rebate is credited to your account. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice. **If BOCHK has already credited the cash rebate to the customer's account and customer early settles the loan, BOCHK reserves the right to charge eligible customer an amount equivalent to the amount of the cash rebate granted.**

6. The above offers are not applicable to the staff of BOCHK.

7. The minimum Loan amount is HK$5,000. The maximum loan amount for Instalment Loan is HK$4,000,000 or 18 times of the monthly salary (whichever is lower). The final approved loan amount and the maximum monthly salary multiple of the BOC Express Cash Instalment Loan mentioned above is subject to change in accordance with the circumstances of individual cases. BOCHK reserves the right to determine the final approved loan amount, loan tenor and interest rates for all applications of BOC Express Cash Instalment Loan – Interest-free Offer.

8. The customers can choose a repayment period of 12, 24 or 36 months for Interest-free Offer. Interest-free Offer example for loan amount, repayment tenor, monthly flat rate and APR:
   The quoted interest rate is calculated based on a loan amount of HK$100,000 with repayment tenor of 12 months and monthly flat rate of 0.0001%. The APR is 3.81%, including an annual handling fee of 2%.

   The rate for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors, BOCHK may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval.

   The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. For loan and offer details, rates, handling fee, terms and conditions, please refer to the "Key Facts Statement (KFS) for Instalment Loan" on BOCHK website (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Interest-free Offer) or contact our staff.

9. BOCHK reserves the right of final decision on any loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The loan is subject to the terms set out in the loan document agreed between the loan applicant and BOCHK, including "Terms and Conditions of BOC Express Cash Instalment Loan", "Key Facts Statement (KFS) for Instalment Loan", "Data Policy Notice" and "Privacy Policy Statement" etc.

10. **Early Settlement Fee**
    Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of the loan. BOCHK may at its discretion adjust the early settlement fee at any time. Please

note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/ redemption fee and other incurred fee(s)) and unpaid interest. You may visit our BOCHK website (Home> Loan> Personal Loan> Loan Tools) to refer to the Repayment Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

11. **Terms and Conditions for Full Early Repayment during Cooling-off Period**

Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.

"Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

"Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

To exercise Cooling-off Rights, the Borrower must, to the satisfaction of BOCHK, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of our branches or apply the full early repayment via designated service hotline (+852 2108 3611) during office hours of any Business Day. The amount and calculation determined by BOCHK shall be final. For the avoidance of doubt, during the Cooling-off Period, BOCHK will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be calculated in accordance with the terms in the loan advice and the Terms and Conditions of BOC Express Cash Instalment Loan, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by the BOCHK (or the date of acceptance of the full early repayment request via service hotline).

12. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. The following are the risk disclosure statements: Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer,

solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- BOC Express Cash Instalment Loan, BOC Express Cash Instalment Loan Top up, BOC Express Cash Instalment Loan Balance Transfer, BOC Express Cash Instalment Loan Balance Transfer Top up, Green Personal Loan and BOC Express Cash Instalment Loan - Interest-free Offer are the products of the BOCHK.
- Customer can only enjoy the offer listed in this Terms and Conditions once during the Promotion Period.
- The above products, services and offers are subject to this Promotional Terms and Conditions. Please refer to this Terms and Conditions or inquire with BOCHK branch staff for details.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant Promotional Terms and Conditions at any time at its sole discretion.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.
- 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.
- Customers are required to pay the relevant data charges for using and/or downloading the BOCHK Mobile App or Mobile/Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile/ Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/ Internet Banking from time to time.

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