中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

銀行專用 授信編號:

Reverse Mortgage Programme Referral Reward – Referral Form

安老按揭計劃推薦獎賞—推薦表格

Note: Referee(s) (the "Referee(s)") who is/are the intending mortgagor(s) of the property (the "Property"), together with the co-borrower(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this Referral Form. The Referee(s) should submit this Referral Form during or after the Mortgage Enquiry Appointment for Reverse Mortgage Loan to the Bank of China (Hong Kong) Limited ("BOCHK") Contact Center.

注意：擬作為物業 (下稱「該物業」) 抵押人的被薦人(等) (下稱「被薦人」)，須聯同一起提出申請的聯名借款人(等)填寫此申請書。只接受被薦人於按揭諮詢服務進行時或完成按揭諮詢服務後向中國銀行(香港)有限公司 (「中銀香港」) 提交此推薦表格。

The Referrer and Referee(s) should fill in the relevant fields below respectively; otherwise BOCHK is not able to process your referral registration.

推薦人和被薦人須分別填寫下列相關欄位，否則中銀香港將未能處理是次登記。

Information of Referrer (「推薦人」)資料	
Name in English (as printed on HKID card) 英文姓名(與香港身份證上資料相同)	
Referrer's Telephone No. 推薦人聯繫電話	
Relationship with Referee: 與被薦人之關係	

Referrer's designated Hong Kong Dollar Bank Account maintained with the BOCHK for receipt of Referrer Reward (account holder must be the Referrer's individual deposit account)
推薦人於中銀香港開設以收取推薦獎賞的港元戶口(須為推薦人個人單名存款戶口)

Bank Code 銀行編號			Branch No. 分行編號			Account No. 戶口號碼							
0	1	2											

Declaration of Referrer 推薦人聲明

The Referrer hereby confirms, declares and acknowledges that:
推薦人謹此確定、聲明、及知悉以下事項:

1. I hereby authorise the Referee to submit this Referral Form to the BOCHK.
   本人謹此授權被薦人提交此推薦表格予中銀香港。
2. I have not charged or will not charge any fees to the Referee and/or any third party for this referral program.
   本人沒有就是次推薦計劃而向亦不會向被薦人及/或任何第三方收取任何費用。
3. I confirm all information given above (including personal information and bank account details) are correct and for BOCHK to make necessary arrangements in relation to this Referral Reward.
   本人確認以上所提供的所有資料(包括個人資料及銀行戶口號碼)均正確無誤，以供中銀香港處理此推薦獎賞安排。
4. I understand that the bank account given above must be valid at the time the Referral Reward is given. Otherwise, the Referral Reward will be forfeited without prior notice.
   本人明白當中銀香港誌入有關推薦獎賞時，必須維持以上有效的銀行賬戶，否則，有關推薦獎賞將被取消而不予通知。
5. I understand that my personal data will be collected by the BOCHK through this Referral Form and will be used for the purposes of handling and verifying this referral registration. I also understand that my personal data provided under this Referral Form (including the bank account information) will not be used to update the records of the BOCHK.
   本人明白此推薦表格中有關本人的個人資料會被中銀香港收集，用作辦理和核實此推薦登記。本人在此推薦表格下提供的個人資料(包括銀行戶口資料)不會被用作更新中銀香港的記錄。
6. I understand that I am entitled to request for access to and correction of my personal data by sending a request to BOCHK

in accordance with the Privacy Policy Statement of the BOCHK and its subsidiaries (available on www.bochk.com).
本人明白本人有權按中銀香港及其附屬公司的《私隱政策聲明》就本人的個人資料向中銀香港提出資料查閱及更正要求。《私隱政策聲明》載於網頁: www.bochk.com。

7. I have read, understood and agreed with the Terms and Conditions of Reverse Mortgage Programme Referral Reward.
本人已閱讀、明白、同意受安老按揭推薦獎賞條款及細則約束。

Referrer's signature 推薦人簽署:	Date of signature 簽署日期:

Information of the Referee (All referees* on this form must be co-owners of the property (i.e. collateral) for the reverse mortgage application)
被薦人資料 (此表格上的所有被薦人*需為申請安老按揭之物業 (即抵押品) 的共同擁有人)

	Referee (1) **被薦人 (1)**	**Referee (2)** **被薦人 (2)**	**Referee (3)** **被薦人 (3)**
Name in English (as printed on HKID card) 英文姓名(與香港身份證上資料相同)			
Referee's Telephone No. 被薦人聯繫電話			

Declaration of Referee 被薦人聲明

The Referee hereby confirms, declares and acknowledges that:
被薦人謹此確定、聲明、及知悉以下事項:

1. I understand that my personal data will be collected by BOCHK through this Referral Form and will be used for the purposes of handling and verifying this referral registration. I also understand that my personal data provided under this Referral Form (including the bank account information) will not be used to update the records of BOCHK.
本人明白此推薦表格中有關本人的個人資料會被中銀香港收集，用作辦理和核實此推薦登記。本人在此推薦表格下提供的個人資料(包括銀行戶口資料)不會被用作更新中銀香港的記錄。
2. I have not been charged or will not be charged by the Referrer and/or any third party for any fees under this referral program.
就是次推薦計劃本人沒有被/將會被推薦人及/或任何第三方收取任何費用。
3. I understand that I am entitled to request for access to and correction of my personal data by sending a request to BOCHK in accordance with the Privacy Policy Statement of the BOCHK and its subsidiaries (available on www.bochk.com).
本人明白本人有權按中銀香港及其附屬公司的《私隱政策聲明》就本人的個人資料向中銀香港提出資料查閱及更正要求。《私隱政策聲明》載於網頁: www.bochk.com。
4. I have read, understood and agreed with the Terms and Conditions of Reverse Mortgage Programme Referral Reward.
本人已閱讀、明白、同意受安老按揭推薦獎賞條款及細則約束。

銀行專用
授信編號:

	Referee (1) **被薦人 (1)**	**Referee (2)** **被薦人 (2)**	**Referee (3)** **被薦人 (3)**
Referee's signature 被薦人簽署:			
Date of signature 簽署日期:			

*If referees for this Reverse Mortgage Programme Referral Reward are owners of different properties, please fill in this Referral Form separately.

如欲參加此推薦獎賞計劃之被薦人為不同物業之擁用人，請分開填寫此推薦表格。

For Bank Use only 銀行專用			
	姓名及員工編號		日期
推薦人 CIN 號碼: _____ 被薦人 CIN 號碼: _____ (如適用) 分行號: _____	前線經辦人: 前線覆核人:	_____ _____	_____ _____

Terms and Conditions of Reverse Mortgage Programme Referral Reward 安老按揭推薦獎賞條款及細則

Terms and Conditions of Reverse Mortgage Programme Referral Reward:

HK$200 Cash Reward for Referrers:

1. The promotion period for the Referral Reward is from 1 October 2026 to 31 December 2026. (inclusive of both dates) ('Promotion Period").
2. A Referrer must hold a Bank of China (Hong Kong) Limited (BOCHK) individual deposit account, and a Referee should successfully complete the mortgage enquiry appointment including a free property valuation and a detailed consultation service that a Referrer ("Eligible Referrer") could be entitled to the HK$200 cash reward ("Referrer Reward").
3. Each Eligible Referrer can refer more than one Referee and entitle to more than one Referrer Rewards during the Promotion Period.
4. Referrer Reward is limited to 100 quotas, and available on a first-come-first-served basis and while stock lasts.
5. For a joint Reverse Mortgage application with more than one Referee, an Eligible Referrer can only be entitled to the Referrer Reward once only. No Referrer Reward will be offered if the Referrer himself / herself is one of the applicants of such application.
6. If more than one Referrers refer the same Referee, the Referrer Reward will be offered to the first Eligible Referrer in accordance to Referee's first referral record.
7. Referrer Reward will be credited to the Eligible Referrer's designated account as stated on the Referral Form. An Eligible Referrer must maintain a valid account at the time that the Referrer Reward is being credited.
8. Referrer Reward will be credited to the Eligible Referrer's account according to the below table:

Date of Completion of mortgage enquiry appointment with Referral Form Submission by Referee	Referrer Reward Credit Date
1 October 2026 to 31 December 2026	On or before 31 March 2027

9. If any incorrect/incomplete Referrer's information on the Referral Form causing the Referrer Reward cannot be credited to the relevant account, the Referrer Reward will be forfeited and no replacement of reward will be offered without prior notice by BOCHK.

HK$200 Supermarket coupon for Referees:

10. A Referee who calls Reverse Mortgage Service Hotline of BOCHK at +852 2278 3399 to reserve an appointment for instant property valuation and mortgage enquiries, can get HK$200 supermarket coupon ("Referee Reward").
11. The Referee Reward is based on the property, and if there are multiple property owners, they can only receive one Referee Reward, i.e. HK$200 supermarket coupons.
12. The number of coupons is limited and available on a first-come-first-served basis and while stock lasts. The coupon cannot be transferred, retuned, exchanged and redeemed for cash. BOCHK will not be responsible for the loss or defacement of the coupon and no replacement of coupons will be granted. Usage of the coupon is subject to the terms and conditions stipulated by the supplier. BOCHK is not the supplier of the coupon. If customers have any enquiries or complaints regarding the coupons, customers should contact the coupon supplier directly. BOCHK gives no guarantee to the quality of coupons and services and does not accept any responsibilities for any liabilities arising in conjunction with the use of any coupons or services provided by the suppliers.
13. Each eligible customer will be entitled to the coupon once only. In case the coupons are out of stock, BOCHK reserves the right to substitute the coupon with another gifts/coupons. The value or type of the substitute gifts/coupons may be different from the current coupons provided for the promotion.

General Terms and Conditions:

1. The Referral Form could be downloaded from the "BOCHK website > Mortgage > Reverse Mortgage Programme > Exclusive Privileges" for fill out, its true copy should be signed by both the Referrer and the Referee and submitted to BOCHK Contact Center.
2. The above products, services and offers are subject to the terms and conditions. For details, please contact the hotline staff for Reverse Mortgage Program (RMP) of BOCHK.
3. BOCHK reserves the right to amend, withhold and/or cancel the above products, services and offers at its discretion.
4. No person other than the Eligible Customers and/or BOCHK will have any rights under the Contracts (Rights of Third parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
5. In case of any disputes, the decision of BOCHK shall be final.
6. In case of any discrepancies between the Chinese and English versions of this web page, terms and conditions, the Chinese version shall prevail.

安老按揭計劃推薦獎賞條款及細則：

推薦人之港幣 200 元現金禮遇：

1. 推薦獎賞由 2026 年 10 月 1 日至 2026 年 12 月 31 日(包括首尾兩天) (「推廣期」)。
2. 推薦人須持有中國銀行(香港)有限公司 (「中銀香港」)個人單名存款戶口；同時每一位被薦人必須於推廣期內成功完成免費物業估價及按揭諮詢服務，推薦人(「合資格推薦人」)才可獲享港幣 200 元現金禮遇(「推薦獎賞」)。

3. 於推廣期，每位合資格推薦人可推薦多於一位被薦人，即推薦人可獲享多於一次推薦獎賞。
4. 推薦獎賞合共 100 份，數量有限，先到先得，送完即止。
5. 如被薦人以聯名形式申請安老按揭，合資格推薦人亦只可就是次成功推薦獲享推薦獎賞一次。但若推薦人為安老按揭申請之其中一位聯名持有人，將不能獲得推薦獎賞。
6. 如出現多位推薦人同時推薦同一位被薦人，推薦獎賞將贈予該被薦人首項申請紀錄之合資格推薦人。
7. 推薦獎賞將會誌賬至合資格推薦人於推薦表格所指定的銀行賬戶。於推薦獎賞誌賬時，合資格推薦人之戶口必須仍然有效。
8. 推薦人有關的推薦獎賞將按下表所示誌賬於推薦人戶口內。

被薦人完成按揭諮詢服務並提交推薦表格的日期	推薦獎賞誌賬日期
2026 年 10 月 1 日至 2026 年 12 月 31 日	2027 年 3 月 31 日或之前

9. 如推薦表格上填上不足/錯誤的推薦人資料而令推薦人獎賞未能成功誌賬入相關戶口，中銀香港並不會另行通知及恕不補發獎賞，亦不承擔任何責任。

被薦人之港幣 200 元超市禮券獎賞：

10. 被薦人於推廣期內，致電「安老按揭」熱線(852) 2278 3399 向中銀香港專人預約會面以辦理「安老按揭計劃」免費物業估價及進行按揭諮詢服務，會面及辦理後可即場獲享價值港幣 200 元超市禮券(「受薦獎賞」)。
11. 受薦獎賞以物業作為獎賞基礎，如物業有多於一個物業擁有人，均只能獲得一份受薦獎賞，即港幣 200 元超市禮券。
12. 禮券數量有限，先到先得，送完即止。禮券不可轉讓、退回、更換其他禮品或折換現金。禮券如有遺失、損壞或塗污，本行概不補發或更換，亦不承擔任何責任。禮券的使用條款須受供應商的相關條款所約束。本行並非禮券的供應商。被薦人如對禮券有任何查詢或投訴，請直接與有關供應商聯絡。中銀香港並不會對供應商提供的禮券或其服務作出任何保證，或對於使用其禮券或服務時所構成的後果負責。
13. 每名被薦人最多可獲享受薦獎賞一次。如禮券送罄，中銀香港保留以其他禮品/禮券代替的權利，而有關禮品/禮券的價值及性質可能有別於原有禮券。

一般條款及細則：

1. 推薦表格可於「中銀香港網頁>按揭>安老按揭計劃>專享優惠」下載，填妥相關資料須由推薦人及被薦人簽署，並將推薦表格正本交回中銀香港客戶聯繫中心。
2. 上述產品、服務與優惠受有關條款及細則約束，有關詳情請向中銀香港的安老按揭計劃(「安老按揭」)熱線專人查詢。
3. 中銀香港保留隨時修訂、暫停或取消上述產品、服務與優惠以及修訂有關條款的酌情權。
4. 除有關客戶及/或中銀香港以外，並無其他人士有權按《合約 (第三者權利) 條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
5. 如有任何爭議，中銀香港保留最終決定權。
6. 如本宣傳品、條款及細則的中，英文版本有歧異，概以中文版本為準。

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

提示: 借定唔借?還得到先好借!