中銀理財
Wealth Management

Wealth Management Service Guide

LIVE
NEXT
LEVEL

Welcome to *Wealth Management*!

From wealth management and investment services to countless chill experiences, we take every part of your life to new heights. On your wealth management journey, you can now Live Next Level.

Your dedicated relationship manager and our team of experts will cater to your unique needs. You can enjoy comprehensive cross-border services and priority service channels too, so you can capture opportunities when they arise and maximize the potential of your investments. And on top of all this, you can indulge in unparalleled privileges that enhance your premium lifestyle.

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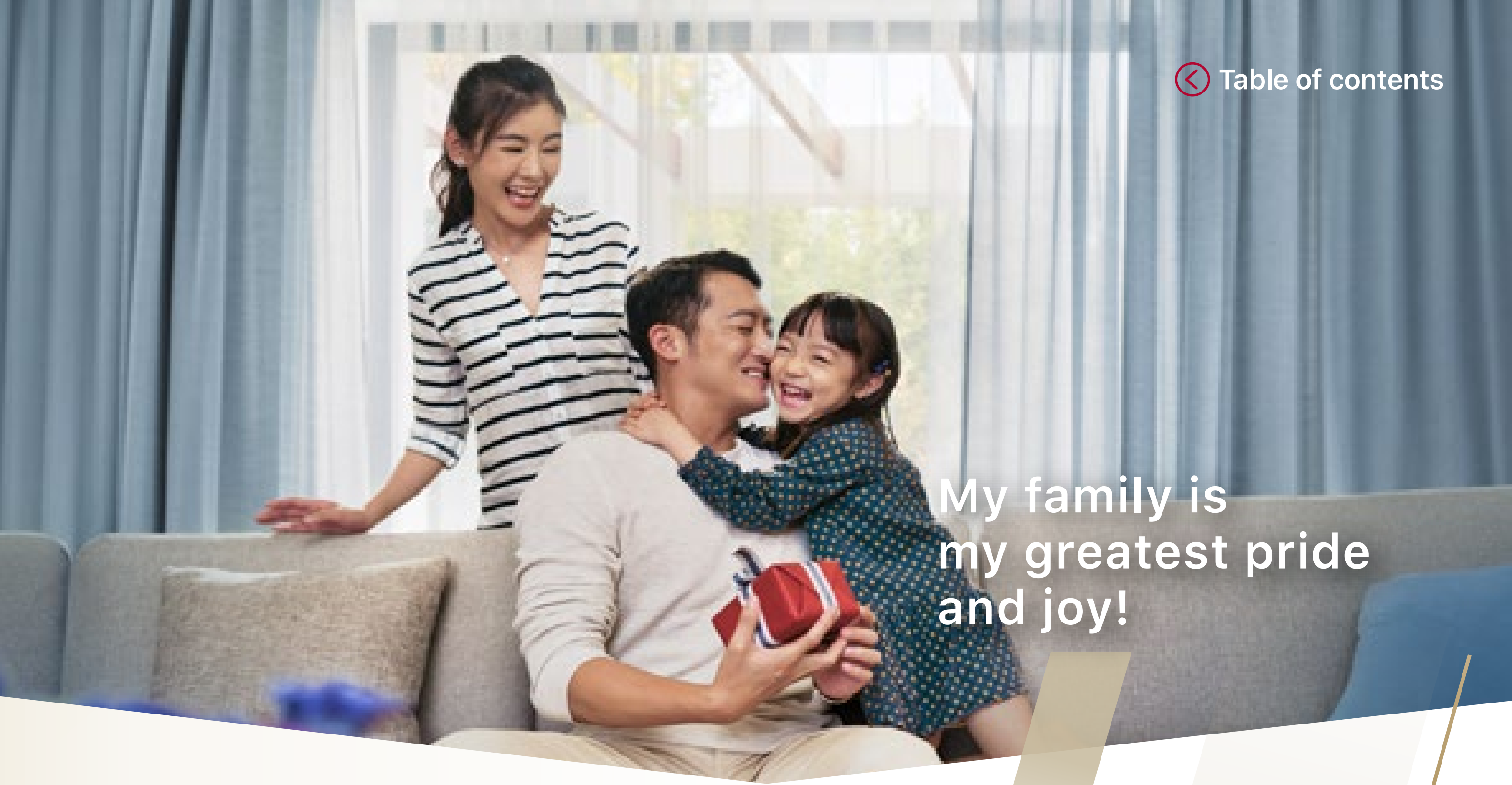
Discover more
Live Next Level



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FamilyMAX

Maximising benefits for your family in every way

Go for it! We've got your back.

Wealth Management **offers the best solutions to satisfy your family's every need, allowing you to achieve your future aspirations and goals.**

- **Junior Account:**

Maximise your children's development by starting their growth journey early.

As your children grow, we at *Wealth Management* provide support on your family's journey of learning, exploration, and financial management.

Children's Account

Give your children a very special first gift, one that will keep on giving forever. Foster a culture of regular saving and empower them to manage their expenses from a young age, guiding them towards a bright future.

Kiddie Sky
(for children under 11) Cick here

- *Kiddie Sky* Savings Account: Owned by the child, managed by their parents and accompanied by a delightful passbook.

i-Free Banking Service
(for children from 11-17) Cick here

- Own a bank account and an ATM card
- Make account balance inquiries and electronic statement inquiries (only applicable to Internet Banking) through Internet Banking, Mobile Banking and Phone Banking
- Develop a monthly saving habit of your kids
- Start enjoying foreign currency exchange, time deposits and payment services for designated bills from the age of 16
- Automatic access to a full range of banking services from the age of 18

Digital payments are even more convenient

BOC Cheers Card Cick here

Apply for additional cards for your children, get a clear view of your bills at a glance and earn rewards faster!

BoC Pay Cick here

BoC Pay is available to users when they reach the age of 16. It is accepted by 90,000 merchants locally and 30 million worldwide that support Union Pay QR codes. Earn 1 Gift Point for every HK$1 spent on purchases at participating merchants and bill payment. Additionally, pay using BoC Pay with points earned from BOC Credit Cards!

- **Family Wealth:**

Creating a robust family reserve is crucial as you embark on the journey ahead.

As a master of wealth planning, you should select the right wealth management tools for your family, fostering the gradual, sustainable growth of your wealth.

Family Securities Account Cick here

Simply label different securities accounts with the names of your family members and set up portfolios based on their individual financial targets. Additionally, you can trade HK stocks and odd lots through our NotALot, as well as easily establishing Monthly Stocks Savings Plans and nominee services.

PlanAhead Cick here

Align your and your family's financial goals with "Smart Invest" and other financial products to effortlessly plan for your future.

FX Smart Cick here

The FX Intelligence Analytics Tool offers three key functions: Technical Signal, Pattern Analysis and Integrated Analysis. These features empower you to easily grasp FX trends and prepare for your children's education abroad.

- **Family Health:**

Taking care of your family's well-being is your top priority!

How can you consistently embrace a state of perfect fitness, both physically and mentally, and experience a more fulfilling life?

Life Insurance for legacy Cick here

By understanding your financial needs, we offer flexible financial solutions and meticulously plan the inheritance of your assets to safeguard your loved ones in the future.

Medical and Accident Cick here

Experience peace of mind with our comprehensive coverage that safeguards your entire family, covering daily medical support, emergency medical or critical illness expenses, as well as insurance for your children's studies overseas.

Life Insurance Cick here

Choose from our range of online life insurance products or visit any of our branches for a "Financial Needs Analysis". Gain valuable insights into your protection requirements and access the support you need to fully embrace life with your loved ones.

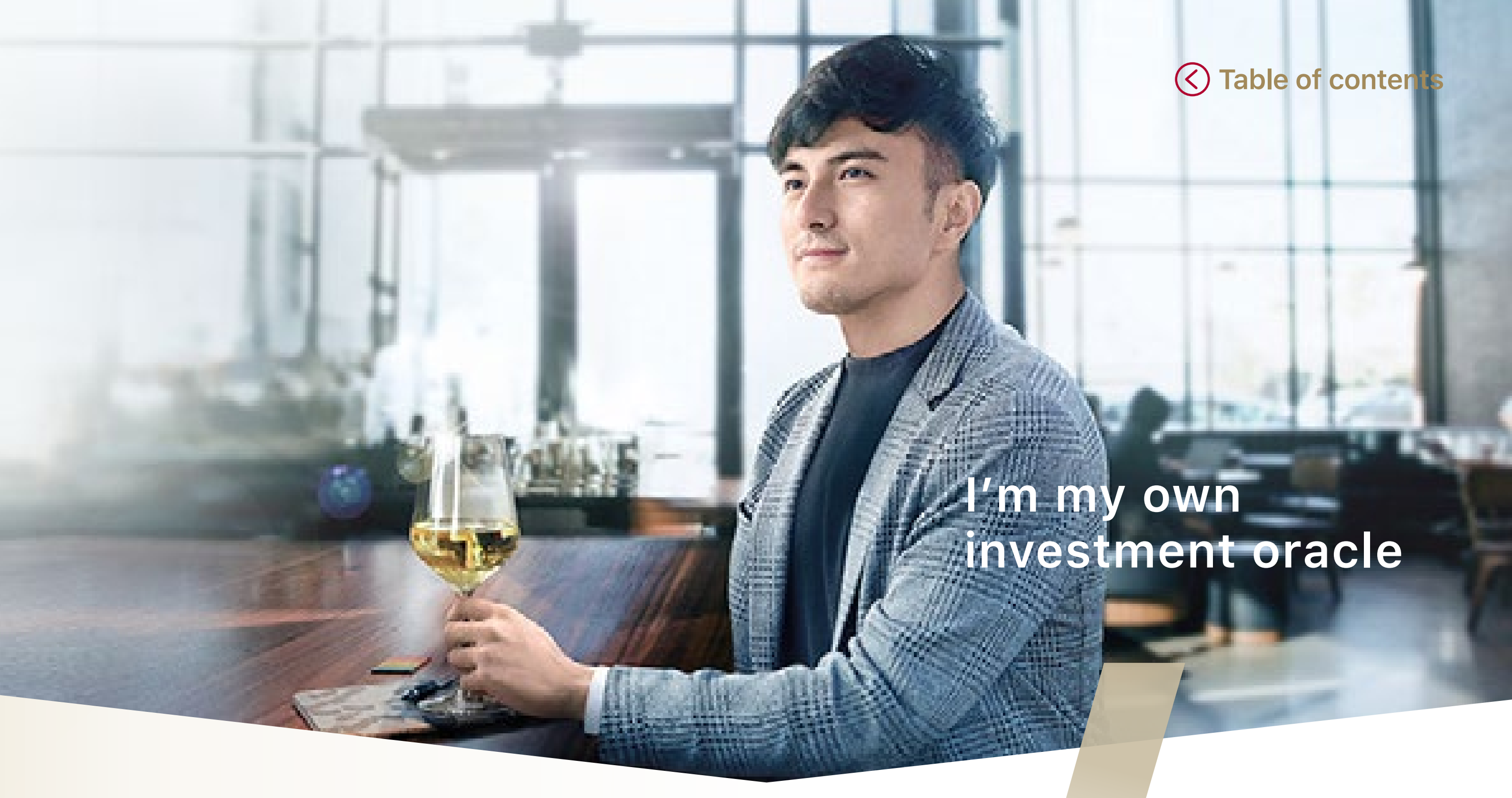
Home Protection Cick here

Experience the ultimate peace of mind with our "Premier Home Comprehensive Insurance". Safeguard your household belongings, personal items, buildings and domestic helpers with comprehensive coverage. From now on, indulge in your leisure time worry-free!

"Live Young" Cick here

The Live Young Rewards App uses scientific data to compute your daily Bio Age Reduction Results, offering you valuable insights into your health journey. Engage in diverse missions and accumulate—OCoins, which can be exchanged for eVouchers redeemable at over 100 top-notch brands. These eVouchers cover a wide range of offerings, including comprehensive body check plans and infant vaccines. Stay connected with your loved ones and relish exclusive social wellbeing experiences together. Stay active, keep earning and unlock exciting rewards with your family!

Live Young Rewards Program is organized by BOC Group Life Assurance Company Limited ("BOC Life")



Multi-dimensional Market Information

Broader knowledge, better-informed decisions

Information is as deep as it is wide. *Wealth Management* offers multi-channel analysis of market trends from dynamic angles. Our comprehensive investment products include Hong Kong stocks, US stocks, foreign currencies and funds, helping you capture better investment opportunities.

- **BOC Live:** Cick here

  Regular investment opportunities live! Experts will bring you the latest market trend and financial news via "Monday Stock Connect", "FX & Commodity Trading Tuesday" and "STAR HOT TALK" broadcast on BOCHK Mobile Banking, helping you expand your investment horizons.

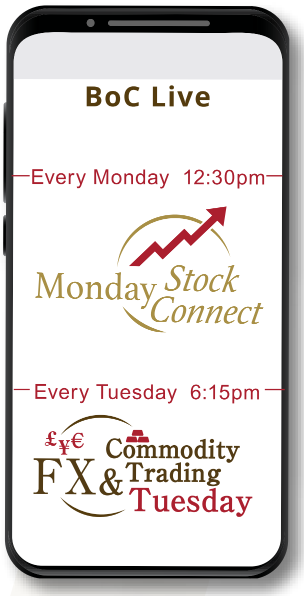
- **Wealth Decode:**

  Wealth Specialist ride on down-to-earth case to answer financial queries in different life stages (such as giving birth, children education funding, retirement planning and housing), providing you with customized solutions and letting you have peace of mind.

Mobile Banking ▶ Menu ▶ Investment Market Insights ▶ Wealth Decode

- **Investment Hot Topics:** Cick here

  Stay ahead of Hong Kong Stocks, China A Shares, US stocks and funds markets to help you make informed investment decisions. You can easily access financial information on different themes and aspects on BOCHK Mobile Banking and website to help you build a diversify investment portfolio.



Next-Gen Wealth Management Tech

Get ahead of the game with edge-cutting tools

In the age of financial self-care, you are the expert of your own finances! *Wealth Management* offers innovative financial management technology to serve you 24/7. It's simple and accessible, so everyone can become a wealth management expert.

- **One-stop Mobile Banking Services:** Cick here

  Meet all your banking needs with a single banking app. Payments, online fund transfers (FPS), savings, wealth management, investment trading (stocks/foreign exchange/funds), insurance, mortgage and loan services are all at your fingertips.

- **PlanAhead:** Cick here

  BOCHK Mobile Banking one-stop wealth planning service helps you plan different financial goals. It provides you personal financial analysis, gap analysis, professional asset allocation reference information and a variety of product choices, assisting you in taking your goals of life to the next level.

- **Home Expert APP:** Cick here

  Provide a one-stop online property purchase solution. From property valuation, budget planning and instant property search to mortgage assessment, application and approval result checking, everything can be conveniently done on your mobile devices!

- **BoC Pay:** Cick here

  Cross-border payment is simpler than ever! Without the need to open a bank account in the mainland, you can use BoC Pay, the one-stop cross-border payment app, to scan and pay with QR codes across the Greater Bay Area to enjoy the ultimate shopping convenience. Together with the P2P transfer function, you can make free and instant interbank transfers anytime. Whether to spend locally or transfer funds across borders, BoC Pay is here to help make everything easier than ever.

- **PickAStock:**

  The Mobile Banking stock analysis function - "PickAStock" has two main features, Pattern Analysis and Overall Rating can help you to trade easily on your own!

  - Time-saving
  - Straight-forward
  - Objective Reference

Login Mobile Banking ▶ Menu ▶ Securities ▶ PickAStock

Living the Super Chill Life

Be first in line for the chilliest experiences

To make sure you maintain a good work-life balance, *Wealth Management* has selected a whole bunch of leisure privileges for you. Recharge your batteries with unique experiences most can only dream of!

- **The Hong Kong Jockey Club VIP Box:** Cick here

  Exclusive reservation service for VIP box at Happy Valley and Sha Tin Racecourses. You can invite family members, friends and business partners on race day to enjoy world class racing with a gourmet international buffet.

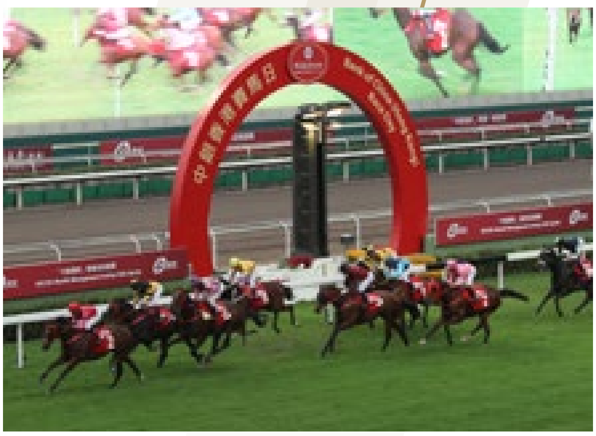
- **BOC Cheers Card:** Cick here

  You can enjoy exclusive dining and travel privileges: 10X Points for dining and travel spending (equivalent to HK$1.5/mile), 25% off hotel reservation, complimentary access to airport lounge, fine dining buy-1-get-1 menu etc.,to create much more memorable moments with your family and friends.

- **Privileged Offers:** Cick here

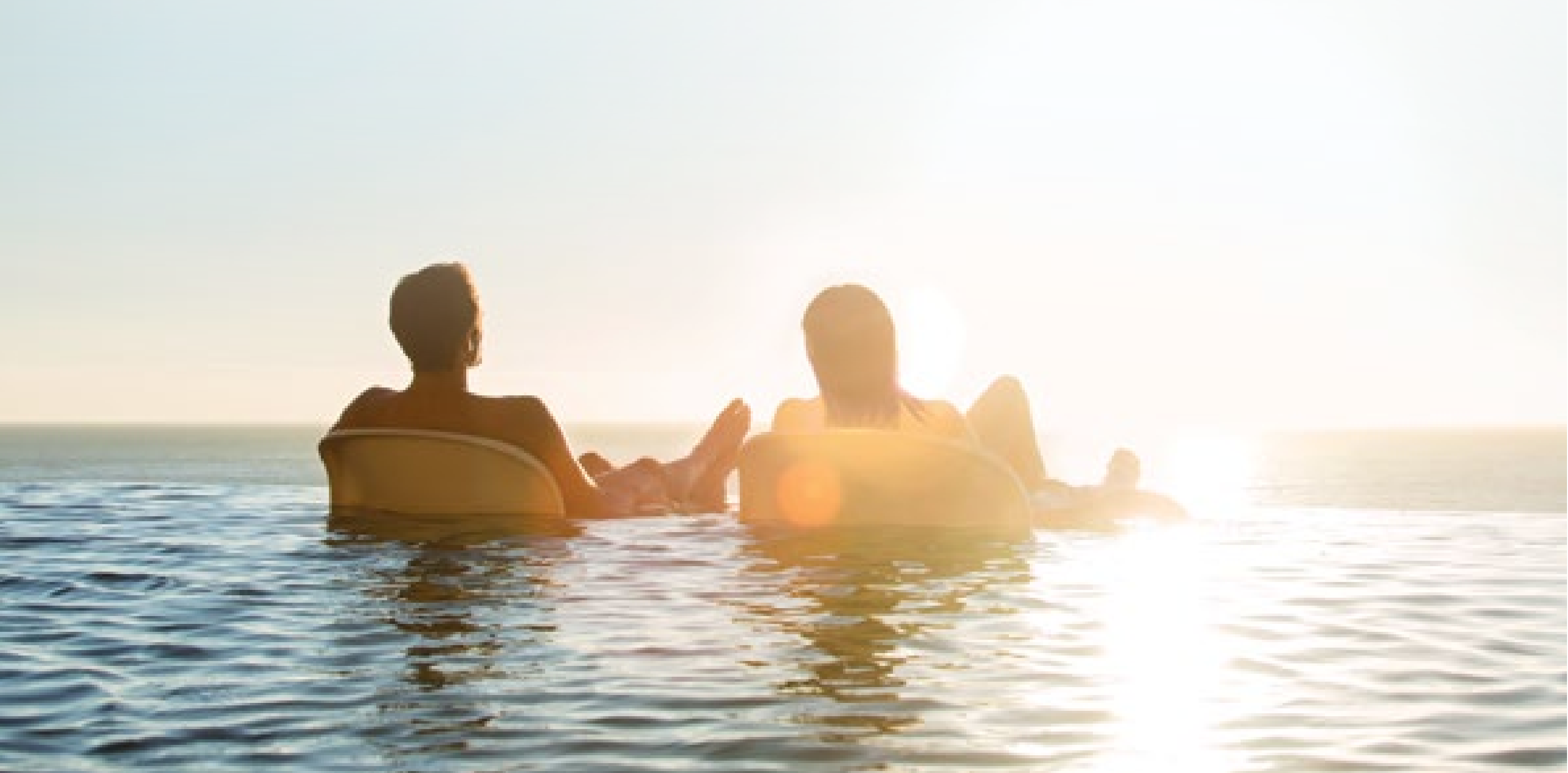
  As our *Wealth Management* customer, you can enjoy the following banking service offers[1].

  - Preferential interest rates for deposits and loans.
  - Preferential fees for investment services.
  - RMB and Foreign exchange offers.



- Fee waivers or discounts for banking services and product offers including telegraphic transfer, issuance of demand draft, issuance of cashier's order/gift cheque, RMB/foreign currency exchange, investment product and time deposit offer.
- With a *Wealth Management* BOC Card[2], you can withdraw cash and pay for purchases at designated merchants. Also, more spectacular "UnionPay" offers are available from time to time.
- Auto-Sweeping Service[3]

1. For details of the offers, please visit www.bochk.com/wm or contact your Customer Relationship Manager.
2. *Wealth Management* BOC Card is subject to the relevant terms. For details, please refer to BOCHK's materials on "General Information for Retail Banking", "Supplementary Information on Renminbi Services", "General Banking Services Charges" and other relevant documents.
3. *Wealth Management* customers can apply for HKD, USD and RMB Auto-sweeping Service. This Auto-Sweeping Service is only applicable to the designated Current Account with insufficient fund to settle the cheque at the cut-off time of any BOCHK's working date, provided the transfer sum does not exceed the maximum limit prescribed by BOCHK from time to time or the maximum limit designated by you. If the total transfer sum exceeds the maximum limit, this Auto-Sweeping Service will not be executed even though the amount of one of the cheques is below the maximum limit. If the transfer sum under this Auto-Sweeping Service successfully covers the overdraft principal, the overdraft principal will be subject to interest charges at the standard overdraft rates published by BOCHK from time to time. Customers are required to pay the accrued interest prior to the day specified by BOCHK. Please refer to the policy provisions issued by insurers for details (including detailed terms, conditions and exclusions) of the insurance plans. If customer's designated Current Account has subscribed for both Wealth Management Secured Overdraft Facility and "Auto-Sweeping" service, system will transfer the fund from Wealth Management Secured Overdraft Facility first to designated Current Account whenever there does not have sufficient fund to settle the cheque at the cut-off time of any BOCHK's working day, Auto-Sweeping Service will only be used in case Wealth Management Secured Overdraft Facility cannot fully settle the outstanding. For details of "Auto-Sweeping Service", please visit www.bochk.com/en/wm/service.html or contact BOCHK's branch staff.



I get what I want because he knows what I like

Interactive Consulting circle

Get closer to you to better understand your need

Your needs progress as you age.Standing by to communicate with you, the *wealth management* team from our consulting circle is here to address your need at any time, helping you on the way to reach your goals.

- **Dedicated Relationship Manager:**

  We listen to your needs and offer you tailor-made wealth planning services that match your requirements. We formulate a suitable wealth management plan for you, give you an in-depth understanding of your asset status and financial needs, helping you to plan for the future and achieve your goals with ease.

- **Team of experts:**

  Our Mortgage Sales Manager, Personalised Securities Services, Wealth Specialists, Foreign Exchange Specialists, Industrial and Commercial Banking Managers will provide insight from different aspects that match your unique needs.

- **Financial services in the Greater Bay Area:** Cick here

  We understand that you have your eye on the world and investing in all corners of the globe, and our extensive cross-border network can help you manage your assets in the Mainland of China and overseas with ease.

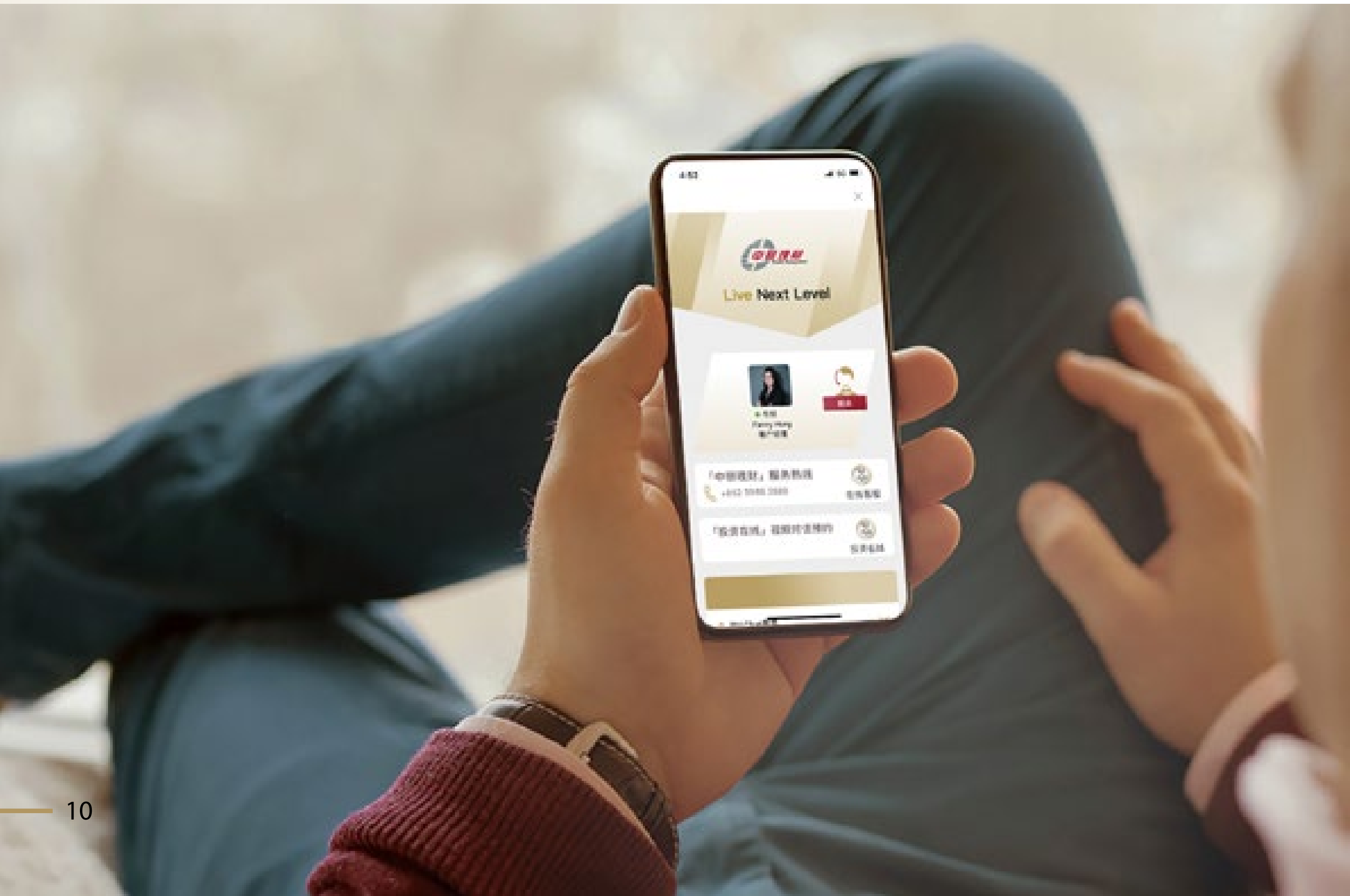
- **RM Chat:**

  Your professional Relationship Manager and team are available at RM Chat* on BOCHK Mobile Banking whenever you need us, wherever you are. If you want to manage your portfolio, or find out the latest market trend, simply leave a voice message or text us and we're always ready to serve you.

  *Exclusively for selected *Private Wealth* and *Wealth Management* customers.

- **Non - Face to Face life Insurance Consultation and Application:**

  By conducting financial needs analysis via video conference, you can enjoy the comprehensive *wealth management* services from our teams of dedicated relationship managers and investment consultants anytime, anywhere. In addition, you can immediate apply for life insurance products that suit the needs of yourself and your family remotely.



Beyond more

Comprehensive product, service and offer

A wide array of financial products from money management to investment and insurance are provided by *Wealth Management* to meet your financial needs and build your wealth.

- **Flexible Cash Flow:**
  - *Wealth Management* offers "Wealth Portfolio Financing[1]" by converting assets into liquid funds. Enjoy greater flexibility and opportunities to accumulate wealth.
  - BOC Express Cash Installment Loan: Enjoy instant cash flow in simple steps with online application, approval and drawdown via BOCHK mobile banking app.
  - Mortgage Service Professional and suitable lending solutions with fast application process can cater for your diverse needs.
  - RMB mortgage loan services Allow you to denominate in RMB are applicable to residential, commercial and industrial properties as well as shops in Hong Kong.

Remarks:

1. For the details of Wealth Portfolio Financing, please visit www.bochk.com/en/loan/personal/overdraft.html or contact BOCHK's branch staff.

- **Well-rounded Protection; Comprehensive Consideration:** Cick here

  No matter it is home purchase, children's overseas education planning, retirement planning, medical protection and even worldwide travel, you can always fulfill your dreams in advance via our well-rounded protection plans.

- **Family Financial Services**
  - Brand-new Family Securities Accounts enable you to plan your family's financial goal while passing wealth across generations for better future. With this service, you may label multiple Family Securities Accounts with the names of your children or other family members to enjoy the securities trading, Monthly Stocks Savings Plan conveniently.

• Cross-border Wealth Management Advantages :

Cick here

Enjoy one-stop cross-border wealth management services, like "BOC Remittance Plus", exclusive customer manager and "Mainland Customer free Service Line", provide a series of GBA financial products and services to help customers start a wonderful journey in the Greater Bay Area.

• Comprehensive Service Channels:

Your every need is catered to through our extensive service network, exclusive access to the *Wealth Management* centers and designated branches, exclusive *Wealth Management* priority counter services, 24-hour manned phone banking services, international toll-free hotline, and Online and Mobile Banking services.

24-hour manned phone banking service (852) 3988 2888 enables you to flexibly manage your finances anytime, anywhere.

When you are in overseas, you can call our International Toll-Free Hotline to contact our Customer Services Officers for assistance:

<table>
<tr><th>Regions</th><th colspan="2">Internationa access code</th><th>+</th><th>International toll-free number[1]</th></tr>
<tr><td>The Mainland of China,
Macau SAR, Malaysia,
New Zealand, Taiwan Region,
United Kingdom, Philippines[2]</td><td colspan="3">00</td><td rowspan="5">800 3988 2888</td></tr>
<tr><td>Canada,
United States of America</td><td colspan="3">011</td></tr>
<tr><td>Japan
KDD
IDC</td><td>Group A[3]

010</td><td colspan="2">Group B[3]
001 + 010
0061 + 010
0033 +
010</td></tr>
<tr><td>Singapore, Thailand</td><td colspan="3">001</td></tr>
<tr><td>Australia</td><td colspan="3">0011</td></tr>
</table>

Regions	International toll-free number
The Netherlands	0800 022 1375
Indonesia	001 803 852 7193

Remarks:

1. To enjoy the International Toll-Free Service, customers should use fixed-line phones with IDD service without IDD security code restriction (i.e. IDD barring should be deactivated).
2. International Toll-Free Service in the Philippines is only available for customers using PLDT fixed- line phones.
3. Group A: Applicable to fixed-line phones registered with IDD Service.
   Group B: Applicable to mobile phones, public phones and fixed-line phones without registered IDD Service.

Risk Disclosure / Important Notes

For enquiries, please call our *Wealth Management* Service Hotline at (852) 3988 2888 or visit any branch of BOCHK.

Website:
www.bochk.com/wm

Wealth Management Customers can enjoy the full range of *Wealth Management* services by maintaining a "Total Relationship Balance" of HK$1,000,000 or above. For details of "Total Relationship Balance", please visit www.bochk.com/en/wm/service.html or contact BOCHK's branch staff.

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

General Terms:

- *Wealth Management* service (the "Service") offered by Bank of China (Hong Kong) Limited ("BOCHK") is only applicable to personal customers.
- Customers can enjoy all the offers listed above simultaneously. However, these offers cannot be used in conjunction with other promotion offers that are not listed in the Service Guide.
- This Service Guide gives an introduction to the products, services and offers under this Service. The details of the other products and services listed above are subject to relevant terms. For details, please refer to the relevant promotion materials or contact the branch staff of BOCHK.
- BOCHK is one of the insurance agents of the above mentioned insurance services.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, 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 / Important Notes:

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. You are advised to understand the relevant details, charges and important notes before you invest in shanghai A shares. For details, please visit BOCHK website or contact the staff of BOCHK.

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.

Risks of trading of listed RMB products:

- Investment / Market Risk: Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.
- Currency Risk: If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong to conduct RMB business in a specified scope, RMB is still not freely convertible in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.
- Exchange Rate Risk: RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign cur- 20 rencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.
- Default Risk and Credit Risk: In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.
- Emerging Market Risk: RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/ sector and other factors such as change in government policies, taxation and political development in the Mainland.
- Conversion Limitation Risk: RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

  Risk of trading A shares via Shanghai-Hong Kong Stock Connect:

- Not protected by Investor Compensation Fund: Investors should note that any Northbound trading under Shanghai-Hong Kong Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Also, China Securities Investor Protection Fund will not protect any Northbound trading as well.
- Quotas used up: When the respective aggregate quota balance for Northbound trading is less than the daily quota, the corresponding buy orders will be suspended on the next trading day (sell orders will still be accepted) until the aggregate quota balance returns to the daily quota level. Once the daily quota is used up, acceptance of the corresponding buy orders will also be immediately suspended and no further buy orders will be accepted for the remainder of the day. Buy orders which have been accepted will not be affected by the using up of the daily quota, while sell orders will be continued to be accepted. Depending on the aggregate quota balance situation, buying services will be resumed on the following trading day.
- Trading day difference: As mentioned above, Shanghai-Hong Kong Stock Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that 21 there are occasions when it is a normal trading day for the Mainland market but Hong Kong investors cannot carry out any A-share trading. Investors should take note of the days Shanghai-Hong Kong Stock Connect is open for business and decide according to their own risk tolerance capability whether or not to take on the risk of price fluctuations in A-shares during the time when Shanghai-Hong Kong Stock Connect is not trading.
- Restrictions on selling imposed by front-end monitoring: For investors who usually keep their A-shares outside of their brokers, if they want to sell certain A-shares they hold, they must transfer those A-shares to the respective accounts of their brokers before the market opens on the day of selling (T day). If they fail to meet this deadline, they will not be able to sell those A-shares on T day.
- The recalling of eligible stocks: When a stock is recalled from the scope of eligible stocks for trading via Shanghai-Hong Kong Stock Connect, the stock can only be sold but restricted from being bought. This may affect the investment portfolio or strategies of investors. Investors should therefore pay close attention to the list of eligible stocks as provided and renewed from time to time by both Exchange.

- Risks of client assets received or held outside Hong Kong: Client assets received or held by the licensed or registered person outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap.571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by you. Your 22 fund may increase or reduce due to the purchase or sale of investment products. The value of investment funds may go up as well as down and the investment funds may become valueless. Therefore, you may not receive any return from investment funds. Part of your investment may not be able to liquidate immediately under certain market situation. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability, and also understand the nature and risks of the relevant product. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If you have any inquiries on this Risk Disclosure/ Important Notes or the nature and risks involved in trading or funds etc, you should seek advice from independent financial adviser.

The prices of bonds fluctuate, sometimes dramatically. The price of bonds may move up and down, and they may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling bonds. The investment decision is yours but you should not invest in any bonds unless the intermediary who sells such product to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives. Investment in bonds involves significant risks. It is impossible to describe every risk associated with such bonds that are relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant bonds including, in particular, the sections about risks, and ensure that you fully understand the nature and all the risks associated with an investment in the relevant bonds and are willing to assume such risks. You should carefully consider whether the relevant bonds are suitable for you in light of your own relevant circumstances. If in doubt, you should seek independent professional advice.

Structured products involve derivatives. The investment decision is yours but you should not invest in these products unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Structured products may not be principal protected, and you may lose all or part of your principal invested. These products are not equivalent to, nor should it be treated as a substitute for, time deposits.

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest. Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of 23 money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals. Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

The risk of loss in leveraged foreign exchange trading and precious metals trading can be substantial. You may sustain losses in excess of your initial cash margin. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional cash margin. If the required cash margin or interest payments are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account and interest charged on your account. A demand for additional cash margin is not a precondition to, and does not in any way limit, our right to liquidate your open positions according to the relevant terms and conditions. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

RMB policies are subject to exchange rate risk. The exchange rate between RMB and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/ surrender value and other benefits payable under RMB policy will vary with the exchange rate. The exchange rate between RMB and HKD will be the market- based prevailing exchange rate determined by the insurer from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value/ surrender value or other benefits payable in HKD, for RMB policy.

RMB investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies.

RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

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 or the nature and risks involved in trading or investment.

Important Notes of Insurance:

- The life insurance plan that is underwritten by BOC Group Life Assurance Company Limited ("BOC Life") / China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") . The general insurance plan that is underwritten by Bank of China Group Insurance Company Limited ("BOCGI")/ China Taiping Insurance (HK) Company Limited ("CTPI(HK)"). Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by corresponding insurers .
- BOC Life / BOCGI/ China Life (Overseas)/ CTPI(HK) ('insurers') are authorised and regulated by the Insurance Authority to carry on long term life insurance business and general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855).
- Insurers reserve the right to decide at its sole discretion to accept or decline any application for the Plan according to the information provided by the proposed Insured and the applicant at the time of application. The Plan and the supplementary riders are subject to the formal policy documents and provisions issued by Insurers. Detailed terms and conditions are subject to the official policy document issued by Insurers. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of insurers for distribution of life / general insurance products. The life / general insurance product is a product of insurers but not BOCHK.
- Insurers reserve the right to amend, suspend or terminate the Plan at any time, and to amend the relevant terms and conditions. In case of dispute(s), the decision of Insurers shall be final.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly the insurer and the customer.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realised. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks, and understand the nature and risk of the relevant product. For details of the nature of a particular product and the risks involved, please refer to the relevant offering documents. You should seek advice from an independent financial adviser. The investment decision is by yours but you should not invest in any investment product unless the intermediary who sells such investment product to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objective. Investments involve risks, you should read carefully the relevant offering documents and risk disclosures of the relevant products for details.

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