

### Terms and Conditions of “The Prosperity Reward”

1. The promotion period of The Prosperity Reward is from 1 January 2026 to 31 March 2026, both dates inclusive (“the Promotion Period of The Prosperity Reward”).
2. The entitlement to Gift(s) applicable to each Eligible Customer (as defined below) is determined by the corresponding premium requirement according to the table below. (the order of Gifts’ allocation is subject to the policy issue date of the Eligible Policy(ies)).

Tier	Total First Year Premium before discount reaches	Gift(s) entitled	Quota
1	HK\$500,000 / RMB500,000 / USD62,500 or above to below HK\$1,000,000 / RMB1,000,000 / USD125,000	An On Kee Dried Seafood evoucher (Valued at HK\$1,500)	200
2	HK\$1,000,000 / RMB1,000,000 / USD125,000 or above	A Rosewood Hotels e-gift card (Valued at HK\$3,500)	50

3. In order to be eligible for the Gift(s), all of the following requirements must be fulfilled:
  - (i) the applicant must complete the required application procedures and successfully use the designated promotion code to submit the application via any of the BOCHK e-banking channels (Internet Banking or Mobile Banking) (please visit <https://www.bochk.com/dam/insurance/itarget/en.html> for the enrollment procedures) during the Promotion Period of The Prosperity Reward; AND
  - (ii) An applicant is allowed to apply for more than one policy of iTarget 3 Years Savings Insurance Plan (acceptance of application(s) would be subject to underwriting result and the aggregate of the total annualized premium of all policies under iTarget 3 Years Savings Insurance Plan for each insured, and the decision of BOC Life shall be final). The Total First Year Premium of all such policies must fulfill the corresponding Total First Year Premium requirement of the policy before discount (“Total First Year Premium” means the total First Year Premium before discount for all policies of iTarget 3 Years Savings Insurance Plan successfully issued to the same Policy Owner during the Promotion Period of The Prosperity Reward. “First Year Premium” is based on the “Initial Annual Premium” (applicable to annual or lump-sum prepayment) or “Initial Monthly Premium” x 12 (applicable to monthly payment) in the proposal, and does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable)); AND
  - (iii) the application must be accepted by BOC Life; AND
  - (iv) the relevant policy(ies) must fall within the quota listed above (the order of which shall be determined by the policy issue date as recorded in BOC Life’s system, and BOC Life’s system record shall prevail); AND
  - (v) the relevant policy(ies) must not be canceled within the cooling-off period.

Policy(ies) that fulfill(s) all of the requirements as listed above is/are known as “Eligible Policy(ies)”.

Applicant(s) who fulfill(s) all of the abovementioned requirements is/are known as “Eligible Customer(s)”. In terms of fulfilling the above-mentioned requirements, BOCHK and/or BOC Life’s records shall prevail, and BOCHK and/or BOC Life reserve(s) the right of final decision.

4. Each Eligible Customer shall be entitled to Gift 1 OR Gift 2 once regardless of the number of relevant Eligible Policy(ies) applied for during the Promotion Period of The Prosperity Reward.
5. After the expiry of cooling-off period of the relevant Eligible Policy(ies), BOC Life will send the Gift(s) according to the following schedule and method:
  - (i) Redemption email of Gift 1 and Gift 2 will be sent by email to the email address provided by the Eligible Customer during insurance application.

An Eligible Customer will not be entitled to the Gift(s) if he/she cancels the issued relevant Eligible Policy(ies) within the cooling-off period (except the relevant policy(ies) being terminated in the event that the Insured dies). Eligible Customers must ensure that the email address provided is valid for receiving the redemption email of Gift 1 or Gift 2. If necessary, please update on BOCHK Internet Banking or Mobile Banking at “Settings > Change Personal Information” to ensure that the email provided is valid.

<b>Application Date</b>	1 January 2026 to 31 March 2026
<b>Policy Issue Date</b>	On or before 30 April 2026
<b>Date of Issuance of redemption email</b>	On or before 30 June 2026

6. Except for applicable premium discount, The Prosperity Reward cannot be used in conjunction with other promotions for iTarget 3 Years Savings Insurance Plan.
7. For the record of issuance of redemption email of Gift 1 or Gift 2, the records of BOC Life shall prevail, please contact BOC Life for relevant details. BOCHK and/or BOC Life shall not be liable for any delay, loss, error or unrecognized situation due to computer and/or Internet's connection, technical problem, malfunction or accident under any circumstances and shall not reissue or replace any redemption email. BOCHK and/or BOC Life shall not be responsible for any delay, loss, error, identification failure or Eligible Customer(s) being unable to receive the redemption email of Gift 1 or Gift 2 and Gift 1 or Gift 2 arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOCHK and/or BOC Life.
8. The Gifts are limited in quota and available on a first-come, first-served basis (based on the policy issue date of the Eligible Policy) while stocks last. The Gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOCHK and/or BOC Life shall not be liable for loss of the Gift(s) and/or the redemption email under any circumstances and will not reissue or replace any of them. Gift 1 is subject to the relevant terms and conditions of the relevant supplier. Please visit <https://www.onkee.com/> for more details. Gift 2 is subject to the relevant terms and conditions of the relevant supplier. Please visit <https://www.rosewoodhotels.com/en/gift-cards-terms-and-conditions> for more details.
9. BOCHK and/or BOC Life reserve the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the original Gift(s).
10. BOCHK and/or BOC Life is not the supplier of the Gift(s) and/or any alternative gift(s). Any enquiry or complaint in respect of the Gift(s) and/or any alternative gift(s) should be directed to the relevant supplier. BOCHK and/or BOC Life gives no guarantee to the Gift(s) and/or any alternative gift(s) and/or the goods and/or services provided by the relevant supplier and/or the quality and/or supply thereof, and does not accept any liability arising in conjunction with the use of the Gift(s) and/or any alternative gift(s) and/or the goods and/or services provided by the relevant supplier.
11. The Prosperity Reward is provided by BOC Life. BOC Life reserves the right to amend, suspend or terminate The Prosperity Reward and to amend the relevant terms and conditions of The Prosperity Reward at any time at its sole discretion without prior notice.
12. In case of any dispute arising out of The Prosperity Reward, the decision of BOCHK and/or BOC Life shall be final.
13. The terms and conditions of The Prosperity Reward shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
14. Should there be any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.