Bank of China (Hong Kong) Limited Phnom Penh Branch Corporate Employee Privilege Scheme Overall Personal Banking Service and Exclusive Privileges

We are delighted to welcome all of you to become our customers. We understand that you are on a hectic daily schedule, hence, we are pleased to offer you with a one-stop solution of Personal Banking products and services to satisfy your daily banking needs. It will certainly bring more convenience to your daily life and help take care of your family at the same time.

Daily Life	
Exclusive Privileges / Service Details	
Support USD and RMB dual-currency	
Co-Branded Debit Card with UnionPay and CSS	
Enjoy USD0.45 per cash withdrawal transaction with ATM	
via CSS Network.	
> Enjoy online and offline cash back promotion from	
UnionPay Debit Card.	
> Enjoy free of charge transaction for the first two cash	
withdrawals each month with ATMs at any branches of	
Bank of China in Mainland China	
 Enjoy waiver of annual fee. 	
Enjoy merchant discount promotion for Bank of China	
(Hong Kong) Limited Phnom Penh Branch	
VISA Contactless Credit Card, enjoy VISA offline and	
online discount promotion	
 Enjoy Credit Card bonus point gift redemption with no expiry date. (\$1=1 point) 	
 Enjoy merchant discount promotion for Bank of China 	
(Hong Kong) Limited Phnom Penh Branch	
 Support card swiping function, card insertion function, 	
contactless card function which are secure and convenient	
for cardholders	
 You will receive monthly statement and SMS repayment 	
notification prior to the repayment due date, also you can	
choose to repay automatically by direct debit authorization	
from your designated bank account.	
> Enjoy waiver of annual fee automatically upon six(6)	

successful card transactions per year.

[Mobile Banking App and Online Banking Service]

[Housing Loan]

[BOC Wealth Management]

- Convenient and Secure remittance service covering International Remittance, CNY Pre-settlement Remittance and Domestic Transfer
- Enjoy a discount of 20% for remittance service via Mobile Banking.
- Only USD 3 per transaction for Domestic Transfer via Mobile Banking.
- Only USD 6 per transaction for Domestic Transfer via Online Banking.
- Enjoy waiver of processing fee for domestic transfer limit of up to KHR400,000 (inclusive)
- Easy Account Management know your account status just a few clicks away
- > Credit Cared bonus points and repayment enquiry
- Stop Cheque Payment service can prevent fund loss caused by cheque misplacement or wrongly written cheque.
- Easy to open a fixed deposit account and make transfer between fixed deposit and saving accounts via mobile banking 24/7/. Flexible, convenient and secure.
- ▶ Housing Loan with initial interest of 5.49% per annum
- ➢ Loan Term up to 20 years tenor
- Serve with professional team
- Get the special Gift when you applied
- Get extra special for Credit Card Point
- Your exclusive Housing Loan rate

Offer BOC Wealth Management to Senior Corporate Executives with exclusive customer services and enjoy BOC wealth management service in Cambodia, Hong Kong and Malaysia. No matter which country that you are staying in, you will enjoy professional and customized wealth management service which match perfectly with your personal needs.

Take Care of Family

Product and Services	Specific Discount/Service Details		
	> BOC offer the best foreign exchange rate between USD		
	and RMB. Upon exchanging the required salary amount		
	from USD to RMB, customers can remit the fund instantly		
	without hassle. This type of remittance will not be		

[Direct RMB Remittance]

[USD, EUR Remittance]

[RMB Pre-settlement Remittance]

restricted by the domestic annual foreign exchange settlement limit of 50,000 USD

- We recommend that you choose Bank of China as the receiving bank, which is the most convenient channel for remittance with free cable fee and favorable handling fee.
- Depending on the actual purpose, simply bring your passport and bank card to transfer USD, EUR or HKD at any counter or e-banking of Bank of China (Hong Kong) Limited Phnom Penh Branch into your overseas accounts.
- Support GPI remittance services which customers are able to trace each steps of remittance process and also receive SMS notification amidst of the remittance process.
- This is a remittance method in which the remitter converts USD or any other foreign currency funds into RMB in Cambodia at the exchange rate on the day of remittance at Bank of China (Hong Kong) Limited Phnom Penh Branch, after which the funds will be remitted to the domestic beneficiary's RMB account. This is a one-stop remittance service, whilst the recipient does not need to settle foreign exchange in China.
- Customers are able to send the remitted amount with locked-in exchange rates whilst the beneficiary can receive the remitted fund without any foreign exchange settlement in China Mainland.
 - Note: This type of remittance will be restricted by the domestic annual foreign exchange settlement limit of 50,000 USD
- Remittance done via branch counters can be wired to any banks in Mainland China.
- Remittance done via mobile Banking or online Banking, can be wired to the four major banks in China, including Bank of China, Industrial and Commercial Bank of China Limited, Agricultural Bank of China and China Construction Bank.
- Corporate Customers are able to make salary remittance directly into their employees' bank accounts in Mainland China. This serves as a considerable staff benefit which helps save remitted processing fee and time.
- Employees will not be required to provide salary proof under this arrangement.

[Salary Remittance]

【代发薪/Payroll】

[Overseas Study Financial Service]

- Offer Corporate Employees with the best USD and RMB exchange rates whilst this type of remittance will not be restricted by the domestic annual foreign exchange settlement limit of 50,000 USD
- Corporate Employees are able to perform cash withdrawal transactions in Mainland China via ATM of Bank of China. Also, to enjoy free of charge transactions for the first two ATM withdrawals each month and waiver of annual fee.
- > Offer Payroll Service to Corporate Customers
- Support dual USD and RMB dual currency payroll service
- Corporate Employees are able to perform cash withdrawal transactions in Mainland China via ATM of Bank of China. Also, to enjoy free of charge transactions for the first two ATM withdrawals each month and waiver of annual fee.
- Provide employees' children with Overseas Study information in Mainland China or Hong Kong
- Bank of China (Hong Kong) Limited Phnom Penh Branch offer internship program during the summer or winter break.
- Waiver on transaction fee for remitting tuition fee, living expenses via the counter.
- While performing cash withdrawal transactions in Mainland China via ATMs of Bank of China, customers can enjoy free of charge transaction for the first two cash withdrawals each month and waiver of annual fee.
- Provide consultation service for onsite account opening in Mainland China.
- Provide free of charge certificate of deposit statement for arranging Overseas Study Visa.
- Enjoy zero transaction fee whilst using our mobile banking and overseas students debit card. Live your study life simply with enhanced banking convenience
- Student's financial status, such as balance enquiry, purchase activity, can be transmitted to a maximum of 3 mobile devices simultaneously. The SMS notifications can be sent to mobile devices in China, Cambodia or selected countries.
- Enjoy promotional offers on Mobile Banking services,
 Debit Card and Credit Card Services.

Financial Plan

Products and Services	Service / Discount Offer Details		
[General Insurance]	 Bank of China (Hong Kong) Limited Phnom Penh Branch is in partnership with FORTE Insurance Company. Corporate employees or other staff are able to enjoy FORTE insurance services and products through referral service by Bank of China (Hong Kong) Limited Phnom Penh Branch. Bank of China (Hong Kong) Limited Phnom Penh Branch can assist corporate customers or its employees to obtain professional, secure and reliable insurance service information from dedicated staff of insurance company. 		
[Open Hong Kong Accounts]	Through a convenient one-stop referral process, customers are able to enjoy dedicated professional wealth management service including investment, insurance, family legacy planning, provided by Bank of China (HK).		
[Acquiring Business Service]	 Offer customers with multiple payment settlement services: WeChat Pay, Alipay, UnionPay/VISA Offer online payment settlement service: online WeChat and Alipay payment settlement and UnionPay online payment service. Offer the best merchant discount Waive installation fee and offer regular training service. Free technical support for online connection service. Offer corporate customers with daily settlement statement, online portal real-time enquiry service. Offer professional consultation and dedicated customer service. 		

Discount Terms and Conditions

• Promotion for Domestic Transfer in Mobile Banking/Personal Online Banking Validity period: Until 31 Dec 2021

KHR Transaction		
Channel	0 – 400,000KHR(Exclusive)	More than or equal to 400,000KHR

Mobile Banking	free	12,000 KHR per transaction
Online Banking	free	24,000 KHR per transaction
Counter	40,000 KHR per transaction	40,000 KHR per transaction

USD transaction		
Channel	ALL Amount	
Mobile Banking	3 USD per transaction	
Online Banking	6 USD per transaction	
Counter	10 USD per transaction	

- **Promotion for International Remittance / CNY Pre-settlement Remittance in Mobile Banking** 20% off handling fee for international Remittance and CNY Pre-settlement Remittance via Mobile Banking until 31 Dec 2021.
 - Merchant Discount Information is as follows and for merchant information, please follow our Bank's official social media channels.









•As for merchant discount specific interest rates, exchange rate of USD/RMB and merchant discount special discount, please contact us on the relevant product and specific discount.

•Bonus Point Gift Redemption list is specified below. Gift information will be updated frequently and please visit our Official Social Media Account (Wechat Official Account, Facebook and

Instagram)

Gift	Credit Card Bonus Points
BOC Logo Notebook	2000
BOC Logo Umbrella	2000
BOC Logo Nail maintaining Package	2000
Name Card Package	1200
Pu Er Cha Tea	2000
AEON Cash Voucher USD 5	1500
AEON Cash Voucher USD10	2500
AEON Cash Voucher USD20	5000
Brown Coffee VIP Card USD20	5000

Products and Services Terms and Conditions

• Please contact us about the Terms and Conditions of respective products and services.

General Terms

- Bank of China (Hong Kong) Limited reserves the right of final interpretation in case of any changes and dispute.
- If there is any conflict of English and Chinese version, the Chinese version will be the standard version.
- Please always download our Mobile Banking App through our Official Website. Please note whilst searching the appropriate words through Play Stores and App Stores
- Bank of China (Hong Kong) Limited Phnom Penh Branch reserves the right for the final interpretation.

For more information on the products and merchant discount details, kindly visit our branches or make phone call to us: Customer Service Hotline : (00855) 23988886 Official Website: www.bankofchina.com.kh Corporate Customer Services : +855 23988886 Extension: 8832 Personal Banking Customer Service : +855 23988886 Extension: 8770

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* Phnom Penh Branch – Intercon Sub-Branch :
Intercon C Building #5-7A/168, Phnom Penh, Cambodia
Telephone : +855 23988886 Ext: 8688

* Phnom Penh Branch – Olympic Sub-Branch :

* Phnom Penh Branch – Siem Reap Sub-Branch \therefore

No. 57, Phum Mondol 2, Sangkat Svay Dankum, Krong Siem Reap, Siem Reap Province Telephone : +855 63969518/63969519

* Phnom Penh Branch – Preah Sihanouk Provincial Sub-branch :

No. 144, Ekareach Street, Phum 1, Sangkat 2, Krong Sihanouk, Preah Sihanouk Province

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The advertisement material is published by Bank of China (Hong Kong) Limited Phnom Penh Branch