



Wealth Management Service Guide



Welcome to Wealth Management!

From wealth management and financial 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 financial needs.

Wealth Management helps you to capture opportunities in order to optimize financial potential.

You can also enjoy comprehensive cross border services.
On top of all these, you can indulge in unparalleled privileges that enhance your premium lifestyle.

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Disclaimer





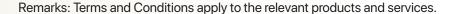
Multi-dimensional Market Information:

Broader knowledge, better-informed decisions

Information is vast. *Bank of China Group* offers multi-channel market trend analysis from dynamic angles. Our comprehensive products help you capture better financial opportunities.

BOC Wealth Talks:

Wealth Talks will bring ideas for different stages of your life (such as family, education, retirement and owning a dream home) to support your customized solutions.







Next-Gen Wealth Management Tech

Get ahead of the Game with cutting edge tools

In today's 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: Click here

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A digital platform puts payment, transfer, foreign exchange, Term deposit placement and withdrawals at your fingertips.

PromptPay: Click here ⋈

Make payments and enjoy cashless shopping with PromptPay. Enjoy easy life with cashless payments.



Chill Life

Be first in line for glamorous experiences

Wealth Management privileges promote a good work-life balance. Elevate your enjoyment with unique experiences and recharge your energy.

• Debit Card: Click here 🐼

The Debit Card from the Bank of China brings you countless benefits, promotions and rewards.

- Own a Debit Card which is widely accepted globally that is supported by both RMB and THB savings account.
- Whenever you are working, studying or traveling in China, you can rest assured that you do not have to worry about exchange rate.
 BOCT card provides hassle free solution by allowing you to pay the transaction in RMB and baht separately.

Remarks:

Bank of China (Thai) Public Company Limited Debit Card is subject to the relevant terms and conditions including fees and charges. For more information please visit https://www.bankofchina.co.th/dam/en-th/segment/personal-banking/bank-cards/dual-currency-debit-card-yuan-and-baht-in-one-single-card/Terms&Conditions_Debit_Card_EN_Final.pdf





Interactive Consultations

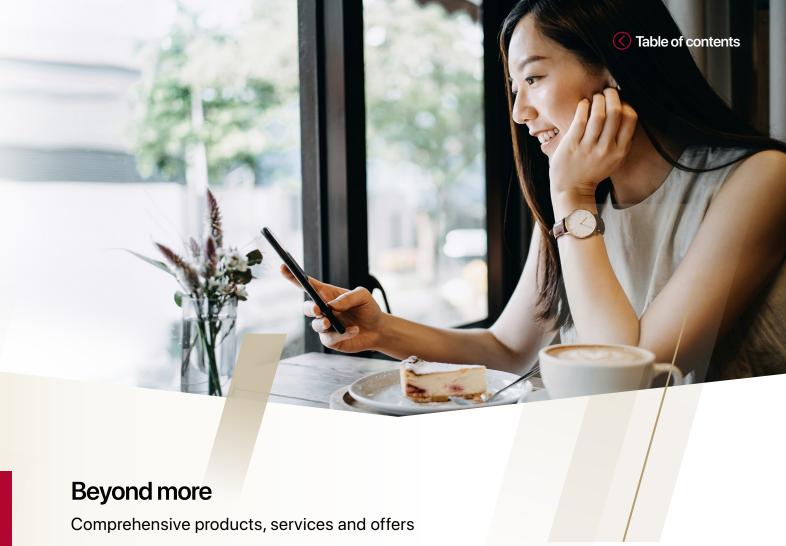
Get closer to you to better understand your needs.

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 various types of Wealth Management products that match your financial needs, risk appetite, and financial experience.



Wealth Management provides a wide array of financial products from money management to financial planning to meet your financial needs.

Privileged Offers:

- Preferential Interest rates for the deposits and loans.
- RMB and Foreign exchange rate offers.
- Fee discounts for Remittances and Exchange namely Global Payment and Telegraphic Transfer.
- Cross-Border Wealth Management privileges:

Your Wealth Management status allows you to enjoy privileges across Hong Kong, China; Malaysia; Indonesia; Cambodia and Singapore.*

- *Services may differ in certain countries.
- Standby Letter of Credit to purchase Condominium in Thailand: Unlock the key to your dream condominium with our exclusive service.
- Cross-border Wealth Management Advantages: Click here

 We support you when you are travelling, working, studying or even doing business abroad. Get your banking needs ready before your departures.
- My Second Home: Click here 🔯

We welcome you as an expatriates. We will assist you and ensure that your banking needs are taken care of before your arrival.

Remark: Terms and Conditions apply to the relevant products and services.





Terms And Conditions For Wealth Management Services

1. Definitions and Interpretation

1.1 Unless otherwise expressly provided for herein, the following terms and expressions have the meanings respectively ascribed to them hereunder:

"the Bank"	Means "Bank of China (Thai) Public Company Limited", (Company registered No. 0107557000098)
"Wealth Management Services"	Means integrated services that provide the Customer with comprehensive range of banking products and services, together with multiple service channels, enabling the Customer to manage his/her/their finances flexibly.
"Business Day"	Means day (other than weekends or public holiday) on which banks are open for general business in Thailand.
"Customer", "You"	Means Wealth Management customer of the Bank.
"these Terms and Conditions"	Includes such terms and conditions as may be amended by the Bank at any time and from time to time.

1.2 These Terms and Conditions only govern the usage of Wealth Management Services. Therefore, customers are required to read and understand these Terms and Conditions with respective products and services' terms and conditions in the event customers subscribe to the said products and services.

2. Provisions of Wealth Management Services

2.1 The Bank may at its sole and absolute discretion, provide Wealth Management Services to Mid to High net worth customers who has maintain a Total Relationship Balance ("TRB") of THB. 2,000,000 or above which is equivalent to RMB 400,000 or USD 60,000 or above (herein referred as "Customer")"





3. Definition of Total Relationship Balance (TRB)

- 3.1 TRB refers to the total value of Customers' product holding through the Bank.
- 3.2 The combination of the following products under the Customer's name will form the calculation for TRB:

Product Type	Recognition Method
Current and/or Savings Account (THB and Foreign Currency Denominated)	Daily average balance calculated on monthly basis. For Foreign currency denominated account, daily average balance to multiply by end of month exchange rate to convert into THB for the purpose of TRB Calculation.
Fixed Deposit (THB and Foreign Currency Denominated)	Principal Amount excluding interest based on average daily balance. For foreign currency denominated fixed deposits, Principal amount multiply by end of month exchange rate to convert into THB for the purpose of TRB Calculation.

3.3 TRB under the Customer's name shall include the TRB from all of his/her single account and joint account (if any), please refer to Example 1. In the event that the Customer only has a joint account, TRB calculation shall be in accordance with Example 2.

		Sole-name Account	Joint-name Account	Total TRB Recognition
Example 1	Main Applicant	THB 1,500,000	THB 500,000	THB 2,000,000
	Joint Applicant(s)	THB 1,500,000	тнь 500,000	THB 2,000,000
		Sole-name Account	Joint-name	Total TRB
		Sole-name Account	Account	Recognition
Example 2	Main Applicant	Sole-name Account	Account THB 2,000,000	Recognition THB 2,000,000

- 3.4 All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.
- 3.5 The relevant calculation results shall be based on the Bank's records.
- 3.6 Loan products are excluded from TRB calculation.
- 3.7 The Bank reserves its' right to amend the TRB calculation from time to time including but not limited to the removal, change or addition of products into the TRB calculations.
- 3.8 The Bank reserves the right to review (annually) and downgrade the account in the event that the TRB in the Customer's outstanding balance falls below the minimum requirements prescribed by the Bank.



4. General Terms

- 4.1 Wealth Management Services are only applicable to personal banking customers aged 18 and/or above.
- 4.2 By subscribing the Wealth Management Services, the Customer is deemed to have read, understood and agreed to be bound by these Terms and Conditions herein and/or any other relevant terms and conditions that the Bank may impose from time to time.
- 4.3 The Bank continuously updates our financial products and services in order to better meet the needs of our Customers. Therefore, the Bank may amend, add or remove any of the products, services provided to you including its fees or charges (if any). The Bank, at our best effort, will give you 30 days advance notices regarding to such changes.
- 4.4 You agree that, from time to time, you may give instruction to the Bank via phone, email, mail, facsimile, transmission, cable or the similar manner regarding your account(s). therefore;
 - (a) The Bank is expressly authorized to act on any and all of your instruction(s) communicated to the Bank.
 - (b) In the event that if the instruction has been given outside the Bank working hours, the Bank will only execute such instructions on the next working day.
- 4.5 The Bank may impose service charge and/or fee for any services provided by the Bank. In addition, the Bank reserves the right to impose a service charge and/or fee when the TRB in your balance falls below the minimum requirements prescribed by the Bank from time to time.
- 4.6 The Bank may debit any of your account(s) for all the charges, fees or other sums payable to the Bank without prior notice to you.
- 4.7 From time to time the Bank may introduce you to other Wealth Management privileges and service provided by third party. Any service provided by third parties are subject to their terms and conditions. The Bank will not be liable for any loss you may incur in connection with such services.
- 4.8 The Bank reserves the rights at its absolute discretion to revise, add, delete, and/or amend these Terms and Conditions at any time or from time to time, wholly or in part, by giving 30 days' prior notice to the Customer via displaying notices in the Bank's Branches and/or any other manner as determined by the Bank from time to time.
- 4.9 The Bank reserves the right at is absolute discretion to provide, reject, cancel, terminate and/or suspend the Wealth Management Services, wholly or in part, at any time with prior notice to the Customer via displaying notices in the Bank's Branches or any other mode of communication as may be determined by the Bank from time to time. The Customer shall not be entitled to make any compensation against the Bank for any and all losses or damages suffered or incurred by the Customer as a result of or arising from such cancellation, termination or suspension of the Wealth Management Services by the Bank.
- 4.10 In case of any dispute, the decision of the Bank shall be final and binding, and no further correspondences/ appeals/attempts to the dispute such decisions from any third parties will be accepted.
- 4.11 These Terms and Conditions and all Wealth Management banking services shall be governed by and construed in all respects in accordance with the Laws of Thailand.



DISCLAIMER STATEMENT FOR WEALTH MANAGEMENT SERVICES

- This advertisement has not been reviewed by any regulatory authority in Thailand.
- The information contained herein is not intended to be source of advice or credit analysis.
 Accordingly, any decision in connection with any product must be made solely on the information contained in the respective prospectus and no reliance is to be placed on any other representation.
 The relevant product offering documents should be read for further details.
- For subscription to products, you are advised to read and understand the respective products' terms and conditions.





