General Terms & Conditions of Participating Merchants' Mobile Payment Offer:

- 1. Mobile Payment applies to a BOC Credit Card issued in Hong Kong bearing the logo including all Co-branded Credit Cards but does not apply to BOC Credit Card issued in the mainland and Macau, Great Wall International Card, USD Credit Card, Purchasing Card, BOC Express Cash Card, Private Label Card and Intown Card (the "Applicable Credit Card").
- 2. Mobile payment (refers to the contactless payment made with Applicable BOC Credit Card or BOC Card (if applicable) that has been provisioned on the designated mobile phone or device) includes Apple Pay, Samsung Pay and Google Pay. Apple Pay only applies to the Applicable Credit Card (not applicable to Commercial Card) or BOC Card issued by Bank of China (Hong Kong) Limited, bearing the and UnionPay logo (but inapplicable to BOC Card Business, BOC Wealth Express and the bank account attached on BOC Credit Card); Google Pay and Samsung Pay applies only to the Applicable Credit Card (inapplicable to Commercial Card and BOC UnionPay Dual Currency Credit Card) (the "Mobile Payment"). To enjoy the relevant offer, cardholder needs to present the added Applicable Credit Card or BOC Card (if applicable) in the relevant mobile app to the cashier before payment and settle the payment successfully.
- 3. Offers are available at all branches of Participating Merchants in Hong Kong, but not applicable to online transactions (Unless otherwise specified).
- 4. The Mobile Payment Merchant Offers can only be enjoyed once per cardholders per day.
- 5. Offers apply to single net transaction on one sales slip. Split sales are not eligible for this promotion.
- 6. Any unposted/ cancelled/ refunded/ falsified transactions are also excluded. Cash Voucher/ Cash Discount will be cancelled or returned along with any cancelled or reversed transactions.
- 7. Unless otherwise specified, the Cash Voucher will be given upon the completion of the transaction immediately and cannot be accumulated or deferred for future use. Each cardholder is entitled to enjoy the Mobile Payment Merchant Offers once each day.
- 8. Unless otherwise specified, offers carry no money value and cannot be used in conjunction with any other promotional offers, exchanged for cash or other products, services, discount and are non-transferable.
- 9. All images and details are for reference only.
- 10. Apart from the terms and conditions as listed in promotion material, offers are subject to specific terms and conditions of the merchant. For details, please refer to the individual offer and promotion or check with the merchant.
- 11. BOC Credit Card (International) Limited (the "Company") accepts no liability for the quality of or any other matters relating to the food, products and services provided by the Participating Merchants. The Participating Merchants are solely responsible for all obligations and liabilities relating to the food, products and services on offers.
- 12. The Company and the Participating Merchants reserve the right to change, suspend or terminate the offers or its terms and conditions at its sole discretion without prior notice.

- 13. All the matters and disputes will be subject to the final decision of the Company and the Participating Merchant. In case of any dispute, the Merchant may request cardholder to present Applicable Credit Card or BOC Card (if applicable) in physical form for verification.
- 14. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to www.apple.com/hk/apple-pay. Google Pay is trademarks of Google Inc. Google Pay works with any Near Field Communication (NFC) capable Android[™] devices running Android 4.4 (KitKat[™]) or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, please refer to www.samsung.com/hk/samsungpay/#samsung-pay.
- 15. No person other than the cardholders and the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms & Conditions of Designated Participating Merchants' Mobile Payment Offer:

Terms & Conditions of "HK\$50 eslite Reading Gift Certificate at eslite":

- 1. Offer runs from 27 April till 30 June 2018.
- 2. Cardholders are entitled to get HK\$50 eslite Reading Gift Certificate upon any single net spending of HK\$500 or above with applicable BOC UnionPay Dual Currency Credit Card/BOC Card via Apple Pay at eslite.
- 3. Cardholder must redeem the eslite Reading Gift Certificate on the transaction date. Cardholder can enjoy the offer once per day. The remaining balance cannot be used to redeem extra eslite Reading Gift Certificate and participate in other promotions. Gift Certificate is available on a first-come-first-served basis while stock lasts.
- 4. The Offer cannot be used in conjunction with other cash discount and eslite Reading Gift Certificate unless specified.
- 5. The Company is not the supplier of the Gift Certificate. Any enquiry in respect of the service should be directed to eslite. The Company gives no guarantee to the service of eslite, or does not accept any liability arising in conjunction with the use of the Gift Certificate provided by eslite.

Terms & Conditions of "Buy-1-Get-1-Free Offer for Fresh Drink Products at Hung Fook Tong":

- 1. Offer runs from 14 May till 30 November 2018.
- Cardholders are entitled to enjoy a complimentary drink of same value for free upon purchase a
 bottle of Fresh Drink Product at regular price of HK\$26 or HK\$28 with applicable BOC
 UnionPay Dual Currency Credit Card/BOC Card via Apple Pay at all Hung Fook Tong outlets.
- 3. A maximum of 2 bottles of drink can be redeemed for each transaction.
- 4. The offer is subject to a quota limitation (maximum quota of 54,000) and is on a first-come-first-served basis. The supply of designated drink is limited and subject to stock availability in outlets.
- 5. Offer is subject to other terms and conditions. Please refer to www.unionpayintl.com/hk/promotion

<u>Terms & Conditions of "Complimentary popcorn upon any purchases of movie ticket at</u> Golden Harvest Cinemas or the sky":

- 1. Offer runs from 1 March till 20 July 2018.
- 2. Cardholders are entitled to enjoy complimentary small popcorn coupon upon any purchases of movie ticket with Applicable BOC Visa Credit Card via mobile payment at Golden Harvest Cinemas or the sky in Hong Kong. Complimentary popcorn coupon can be used to redeem one complimentary Small Popcorn at candy bar of any Golden Harvest Cinemas or the sky in Hong Kong.
- 3. Cardholder can redeem one coupon only in each transaction.

<u>Terms & Conditions of "Complimentary popcorn upon any purchases of movie ticket at MCL</u> Cinemas":

- 1. Offer runs from 1 March till 26 July 2018.
- 2. Cardholders are entitled to enjoy complimentary popcorn coupon upon any purchases of movie ticket with Applicable BOC Visa Credit Card via mobile payment at MCL Cinemas in Hong Kong. Complimentary popcorn coupon can be used to redeem one complimentary Small Popcorn at any concession counter of MCL Cinemas in Hong Kong.
- 3. Cardholder can redeem one coupon only in each transaction.

Terms & Conditions of "Up to HK\$60 Instant Discount at Mannings and GNC":

1. Terms and conditions apply. For details, please refer to www.bochk.com/creditcard/s/16628/e/

Terms & Conditions of "HK\$30 Instant Discount at Wastons":

- 1. Offer runs from 30 May till 15 July 2018.
- Cardholders are entitled to enjoy HK\$30 instant discount upon any single net spending of HK\$300 or above with Applicable BOC Visa Credit Card via mobile payment at Wastons in Hong Kong.
- 3. Offer is not applicable to payment for Watsons gift vouchers, phone bill pahment, phone cards/ reload service, plastic shopping bag charges, Octopus card reload, infant milk powder (stage 1), Watsons eStore, any transaction made at overseas stores (including Mainland China and Macau), without sales slip or unauthorized transaction. Any unposted/ cancelled/ refunded/ falsified transactions would not be counted as eligible transaction.