General Terms & Conditions:

- Unless otherwise specified, all offers are applicable to BOC Credit Card, BOC Dual Currency Credit Card (including Co-branded Card and Great Wall International Card, but not applicable to Private Label Card, Purchasing Card and Intown Card) bearing the

 Iogo; and BOC ATM Card bearing the
 Iogo and UnionPay logo issued by Bank of China (Hong Kong) Limited ("BOCHK") (the "Eligible Credit Card and/or BOC ATM Card"). To enjoy the offers, customers must settle payments, and/or settle payments via designated mobile payment, with the "Eligible Credit Card and/or BOC ATM Card", and/or settle payments with "Eligible Credit Card" bearing the
 Iogo and/or Smart Account and/or Payment Account via BoC Pay.
- 2. Unless otherwise specified, all offers are valid until 31 December 2020 (both dates inclusive, based on transaction date).
- 3. Unless otherwise specified, offers are available on site only.
- 4. Customers can enjoy hotel accommodation privilege or beauty/health/hair care/car service offers by appointment only. Offers are subject to prevailing circumstances and availability of the relevant facility/service.
- 5. Unless otherwise specified, offers cannot be used in conjunction with any other discounts, discounted/fixed-price items, ticket sales events, cash coupons, gift vouchers, VIP Card or membership reward schemes, and are not applicable to sales or any other promotional offers. Please check with the respective merchant for details.
- 6. Offers cannot be exchanged for cash or other products and are not transferable.
- 7. Apart from the terms and conditions as listed in this promotion material, offers are subject to specific terms and conditions of the respective merchant. For details, please refer to the individual offer and promotion or check with respective merchants.
- 8. Free Gifts, samples and trial services are in limited supply and available while stocks last. Each customer can only enjoy the same offer once. Please contact the respective merchant for details.
- 9. Any change to the offer terms will be subject to the prevailing circumstances at the time of patronage.
- 10. All offers are subject to change without prior notice. BOC Credit Card (International) Ltd (the "Company") and/or BOCHK accept no responsibility for any such change and will not notify customers separately of any such change.
- 11. Upon closure of a merchant, the relevant offer(s) shall cease immediately.
- 12. The Company is not the service provider of any participating merchants or mobile applications (except BoC Pay), any enquires or disputes should be directed to the relevant service providers. The Company and/or BOCHK accept no liability for and shall not be responsible for the quality of or any other matters relating to the food, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the food, products and services.
- 13. The Company, the Merchant and/or BOCHK each reserves its right to suspend, change, or

terminate the offers or amend the offer terms and conditions at its sole discretion without prior notice.

- 14. No person other than the cardholders, and the Company and BOCHK 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.
- 15. In case of dispute, the Company, the Merchant and/or BOCHK reserve the right for the final decision on all matters.
- 16. Customers are responsible for the data charges of using any mobile applications imposed by their service providers.
- 17. The above products, services and offers are subject to relevant terms and conditions, please refer to relevant promotion items or enquire with the Company and/or BOCHK.
- 18. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

General Terms & Conditions of Mobile Payment:

- 1. Mobile payment (refers to the contactless payment made with the "Eligible Credit Card and/or BOC ATM Card (if applicable)" that has been provisioned on the designated mobile phone or device) includes BoC Pay, Apple Pay, Samsung Pay and Google Pay (the "relevant mobile applications"). Apple Pay only applies to the "Eligible Credit Card (not applicable to Commercial Card)" or the "Eligible BOC ATM Card (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 "Eligible Credit Card (inapplicable to Commercial Card and BOC Dual Currency Credit Card)" (the "Mobile Payment"). To enjoy the relevant offer, cardholder needs to present the relevant mobile application with the added "Eligible Credit Card and/or BOC ATM Card (if applicable)" and/or Smart Account and/or Payment Account to the cashier before payment and settle the payment successfully.
- 2. Mobile Payment applies only to payments settling via designated mobile applications with the "Eligible Credit Card " and/or "BOC ATM Card (if applicable)" bearing the 🙆 logo, and/or Smart Account and/or Payment Account.
- 3. Offers are available at all branches of Participating Merchants in Hong Kong, but not applicable to online transactions (Unless otherwise specified).
- 4. 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.
- 5. 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.
- 6. 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 / BOC Card (if applicable) in physical form for verification.

- 7. For more details about BoC Pay, please refer to www.bochk.com.
- 8. Apple Pay is a trademark of Apple Inc., registered in US and other countries. Google Pay is a trademark of Google Inc. Google Pay works with NFC capable Android[™] devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment.

General Terms & Conditions on Dining Offers:

- Unless otherwise specified, offers are applicable to dine-in only. All prices are subject to a 10% service charge (based on original price) plus charges for tea and condiments. Advance booking may be required for specific merchants.
- 2. Unless otherwise specified, offers are not applicable on chef promotions, special menus, catering services, room services, wine dinners, banquets, wedding, conference, private party and VIP room, special promotion events and other food and beverage in the restaurants (i.e. tobacco, cigarettes etc).
- 3. Offers may not be available during public holidays and festive seasons (Eve and Festive Day) such as Chinese New Year, Valentine's Day, Easter Holidays, Mother's Day, Father's Day, Mid-Autumn, National Day, Winter Solstice, Christmas Eve, Christmas Day, New Year's Eve and New Year's Day or or firework display nights or other blackout dates as may be designated from time to time by the merchants. Please contact the respective merchant for details.