

**The terms and conditions of the services delivered through this channel will be provided in electronic format. If you need a copy of these Terms and Conditions in a paper-based format, please contact our branches.**

**‘e-CNY – Grab e-CNY Tax Refund consumption red packets up to 50 e-CNY’ Promotion (the “Promotion”):**

- a. The promotion period runs from 20 June 2025 to 6 July 2025 (both dates inclusive) (the “Promotion Period”).
- b. e-CNY (also known as digital Renminbi) is a digital currency issued by the People’s Bank of China (“PBOC”) and which is held in electronic e-CNY wallets (“Wallet(s)”) provided by operators authorised by the PBOC outside of the Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”). The Promotion is provided by Bank of China (Hong Kong) Limited (the “Bank”, “BOCHK”, “us”, “our” or “we”, and includes the Bank’s successors and assigns), and is applicable only to Wallets provided by Bank of China Limited (“BOC”) (such Wallets are hereinafter referred to as “BOC Wallets”). The e-CNY App is the only official platform that offers e-CNY related services to individual users (“e-CNY App”).
- c. The Promotion is only applicable to customers who have:
  - (i) **successfully registered as a user of our BoC Pay+ Mobile Application (“BoC Pay+”) with a Hong Kong mobile phone number starting with the area code “+852” (the “Registered Mobile Number”);** and
  - (ii) hold (and continue to hold) the BOC Wallet which is set up with the same Registered Mobile Number.
  - (iii) have accepted (and continue to enjoy) BoC Pay+ e-CNY zone service.
- d. To participate in the Promotion, the customer must fulfill **ALL** of the following conditions (the “Eligible Customer”):
  - (i) The customer grabs e-CNY red packets for the Promotion via BoC Pay+ during the Promotion Period (“red packet grabbed”). Upon completion of each red packet grabbed, the customer will be notified through BoC Pay+ (or by such other means as we think fit)

confirming whether the red packets grabbed are successful.

- e. Each customer (by reference to his/her Hong Kong Identity Card number) can only grab once for each listed red packet during the promotion period.
- f. Eligible Customers who fulfil all of the conditions as set out in clause d above within the Registration Period may be eligible for the following offers:
  - (i) Eligible Customers will receive an Tax Refund consumption red packet worth e-CNY 50 in the BOC Wallet ("Red Packet"). Each red packet is only available to the first 2,000 Eligible Customers. Red packets for use in an Eligible Transaction only. The red packet quota is subject to BOCHK's record, and on a first-come-first-served basis.
  - (ii) The denominations of red packet and the transaction amounts to be met during the promotion period are as follows (The currency is e-CNY):
    - One red packets of 50 yuan (Each can be used when the transaction amount reaches 288 yuan.)
- g. An "Eligible Transaction" means a designated transaction should meet a minimum spending that each red packet lays out. And the designated transaction should be performed by the Eligible Customer using e-CNY as the Payment method. The denominations of red packets and the transaction amounts to be met during the promotion period are as follows (The currency is e-CNY):
  - One red packets of 50 yuan (Each can be used when the transaction amount reaches 288 yuan.)
- h. Eligible Customer who want to use the e-CNY consumption red packets in this promotion must use a Hong Kong mobile phone number with an area code starting with +852 to register/log in as an e-CNY user, and select e-CNY as the Payment method to complete the consumption. The purchase of virtual goods, such as purchasing coupons and gift cards, is not currently supported. Whether the actual Payment method supports e-CNY shall be subject to the layout display in designated malls.
- i. The Red Packets will be made available in the BOC Wallet of the Eligible Customer promptly and is valid until 6 July 2025 unless otherwise determined by the relevant provider from

such date (“Validity Period”), provided that such Red Packets must be used within the Validity Period. Any unused Red Packet remaining after the end of the Validity Period shall be deemed to be invalid and can no longer be used.

- j. For the terms and conditions applicable to the Red Packets, please refer to the related terms and conditions as set out in the e-CNY App and such terms and conditions as may be issued by the relevant provider from time to time.
- k. The availability of the Red Packets is subject to the records of BOCHK (which shall prevail in the event of any discrepancy), as well as other related terms and conditions as BOCHK and/or the relevant provider and merchants may specify from time to time (including those set out under General Terms and Conditions below).
- l. **Without prejudice to any other rights, you acknowledge, agree and authorize BOCHK to collect and transmit your Registered Mobile Number to BOC, the issuer of e-CNY (the PBOC), and, where applicable, BOC Credit Card (International) Limited (“BOCCC”) for the purposes of processing and disbursing the Red Packet into your BOC Wallet. Other terms and conditions as BOCHK may specify from time to time in relation to the disclosure, use and transmission of your personal information shall also continue to apply.**

*The provision of your personal data is voluntary. However, if you do not wish to supply your data, you may not be able to participate in the Promotion. Your personal data will be used for the administration and operation of the Promotion (including but not limited to processing of applications, verifying whether your mobile number currently exists in the BOC Wallet customer list, granting access to register for a BOC Wallet), and conducting maintenance. BOCHK may provide and disclose your personal data to BOCCC, the issuer of e-CNY (the PBOC) and BOC (as the BOC Wallet’s operator), for all or any of the above purposes and directly related purposes. You have the right to check whether we hold data about you and to access such data, and to require us to correct any data relating to you which is inaccurate. To submit a*

*request for access to data or correction of data or for information regarding policies and practices and kinds of data held, please contact the Data Protection Officer of BOCHK at Bank of China Tower, 1 Garden Road, Hong Kong.*

- m. Once the red packets grabbed has been completed, all information provided by you shall be final and irrevocable, and cannot be cancelled, altered or changed.
- n. **If you wish to de-register from the Promotion and/or cancel the BOC Wallet, all the unused Red Packets will be void. Please call the BOCHK's Customer Service Hotline at 3988 2388 to apply for such de-registration and for further details.**
- o. Any false trading, fraudulent, unauthorized and/or illegal transaction by you will result in your disqualification from the Promotion and the cancellation of any unused Red Packets provided to you, without BOCHK giving any prior notice or reason. BOCHK reserves their right of recourse and to take legal action in such instances.
- p. To use the Red Packets during the Validity Period, your BOC Wallet must be valid (and not otherwise subject to an irregular status) at the time of use of the Red Packets.
- q. The Red Packets offered in the Promotion is not transferable, returnable, refundable, and cannot be sold or converted to cash or funds in an account or exchanged for other gifts. The customer understands that the use of the Red Packet is subject to its own conditions and limitations (including the available time and the designated merchants) imposed by the provider of the Red Packet from time to time. Please refer to the related terms and conditions applicable to the Red Packets for further information. For instance, the Red Packets cannot be used to offset any cash advance, financial charge or outstanding credit card balance. For any enquires or disputes relating to the use of the Red Packet, please contact the provider of the Red Packet. You understand and agree that BOCHK is not the supplier of the Red Packets and BOCHK do not accept any liability relating to any aspect of the Red Packets.
- r. For any enquires or disputes relating to products or services

purchased using the Red Packets, which are not provided by BOCHK, please contact merchants customer service for processing. BOCHK accepts no liability for the quality of or any other matters relating to the products and/or services provided by merchants.

- s. **The e-CNY held in the Wallets (including BOC Wallets) are not deposits held in an ordinary bank account. Accordingly, the e-CNY amounts held in the Wallets (including BOC Wallets) are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.**

### **General Terms and Conditions:**

- a. By using the e-CNY App and BoC Pay+, you may incur fees, charges, costs and expenses in relation to your devices, data connection and other ancillary services which are not provided by us (such as data charges of downloading and/or using the e-CNY App and the BoC Pay+ imposed by the relevant service providers). You shall be solely responsible for all such fees, charges, costs and expenses.
- b. For iPhone users, please download the e-CNY App via the App Store, for Android users, please download e-CNY App via Google Play, HUAWEI AppGallery or the official download link of the Digital Currency Institute of the People's Bank of China:  
<https://pilot.app.ecny.pbcdci.cn/download/index.html>. Please ensure the use of the correct search term ("e-CNY"), and the current official name of the e-CNY App is "e-CNY".
- c. Please download BoC Pay+ from official application stores or the BOCHK official website, and ensure the use of the correct search term ("BoC Pay+"). iPhone users may download BoC Pay+ via the App Store; Android users may download BoC Pay+ via Google Play, HUAWEI AppGallery or BOCHK website. By using BoC Pay+, you agree to be bound by the contents of the relevant terms and conditions, disclaimers and privacy policy displayed in BoC Pay+ and which may be amended and/or replaced by us from time to time at our sole discretion. For more details, please refer to Menu > Settings > About > Related Terms & Conditions> Terms and Conditions for BoC Pay+. Recommended

Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above). iPhone and iOS are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Android are trademarks of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.

- d. In the event of any inconsistency between the information held by the Eligible Customers and the records of BOCHK in relation to the Promotion, BOCHK's records shall prevail.
- e. These terms and conditions are governed by Hong Kong law.
- f. (i) Unless expressly provided to the contrary in these terms and conditions, a person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) (the "Third Parties Ordinance") to enforce or to enjoy the benefit of any provision of these terms and conditions.  
(ii) Notwithstanding any provision of these terms and conditions, the consent of any person who is not a party is not required to rescind or vary these terms and conditions.  
(ii) BOCHK, and any of their directors, officers, employees, affiliates or agents, may, subject to this clause and the Third Parties Ordinance, rely on any provision of these terms and conditions (including any indemnity, limitation or exclusion of liability) which expressly confers rights or benefits on that person.
- g. BOCHK reserves the right to change, extend, suspend, terminate and/or cancel the e-CNY Promotion (or any aspect thereof including any promotion or offer thereunder), and/or amend any part of these terms and conditions at any time at their sole discretion. Any promotional offer for Eligible Customers who have successfully participated in the Promotion is at all times subject to availability, and BOCHK may change such promotional offer at its discretion from time to time without prior notice. In the case of any disputes, BOCHK's decision shall be final and conclusive.
- h. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

**For details of e-CNY Event and Promotion registration and other relevant details, please read the relevant 'Frequently Asked Questions', which can be accessed via BoC Pay+ > Help > e-CNY Frequently Asked Questions.**

**You can download and store the below terms and conditions during the promotion period. You may not be able to download and store such version of the information after the expiry of the specified timeframe.**

**I have read, understood and accepted to the above notice and the Terms and Conditions of this promotion.**