


Terms and Conditions of “BoC Pay HK\$50 Rewards (the “HK\$50 Rewards”):

1. HK\$50 Rewards commences from 1 July to 31 August 2019 as below (both dates inclusive) (the “HK\$50 Rewards Promotion Period”).
2. Customers who successfully download BoC Pay and bind it with BOC Dual Currency Credit Cards bearing the  logo issued in Hong Kong (the “Eligible Credit Cards”) and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customers”) during the HK\$50 Rewards Promotion Period are eligible for the HK\$50 rewards (the “Rewards”).
3. All of the Eligible Credit Cards and/or Smart Accounts and/or Payment Account by the same Eligible Customers will be combined for the purpose of calculating the amount of rewards available to the same customer. All additional card and main card accounts of the same cardholder will be automatically combined for calculating the total entitled rewards. Each Eligible Customers (identified by the Identity Document number) can earn a maximum of HK\$50 rewards during the HK\$50 Rewards Promotion Period. The Rewards will be credited to the Eligible Credit Cards / Smart Account / Payment Account firstly bound with BoC Pay.
4. The Rewards will be credited to the relevant account according to the following arrangement upon verification of the respective binding / registration record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”):
 - I. For binding BoC Pay with Eligible Credit Card at the time of crediting the Rewards, the Rewards will be in form of credit card cash rebate, and will be credited to the respective main card account according to the schedule below and will be posted in the respective monthly statement.

Date of binding BoC Pay (subject to the record of the Card Company) (both dates inclusive)	Date of Crediting the Respective Rewards	Monthly Statement Posting the Rewards Record
1 -15 July 2019	On or before 15 August 2019	August or September 2019

16 – 31 July 2019	Within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	August or September 2019
1 -31 August 2019	Within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	September or October 2019

- II. For binding BoC Pay with Smart Account at the time of crediting the Rewards, the rewards will be in form of cash, and will be credited to respective account according to the schedule below.

Date of binding BoC Pay (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards	Account of Crediting the Respective Rewards
1 -15 July 2019	On or before 15 August 2019	Principal account of the Smart Account
16 July – 31 August 2019	Within 9 working days after eligible customers first bound BoC Pay with Smart Account successfully	Smart Account

- III. For binding BoC Pay with Payment Account at the time of crediting the Rewards, the rewards will be in form of cash, and will be credited to the Payment Account according to the schedule below.

Date of binding BoC Pay (subject to the record of the BOCHK) (both dates inclusive)	Date of Crediting the Respective Rewards
1 -15 July 2019	On or before 15 August 2019
16 July – 31 August 2019	Within 9 working days after eligible customers first bound BoC Pay with Payment Account successfully

5. Only customers whose Eligible Credit Card accounts and/or Smart Account and/or Payment Account are binding with BoC Pay, valid and in good standing throughout the HK\$50 Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. In the event of termination of a credit card account, violation of Card User Agreement, overdue payment or bad record, or forfeiture of the Rewards during the HK\$50 Rewards Promotion Period or at the time the Rewards is being awarded, the Rewards will not be credited to the credit card account; and will be cancelled automatically forthwith.
6. The Rewards cannot be converted to cash or exchanged for other gifts, and is also non-refundable, non-transferrable and not for sale. The Rewards awarded to the Eligible Credit Card account is only for retail spending after the Rewards being awarded and cannot be used to offset any cash advance, financial charge or outstanding balance incurred before the Rewards being awarded.

Terms and Conditions of BoC Pay Exclusive Offers:

BoC Pay Exclusive Offers includes PARKnSHOP offer (the “PNS Offer”), Hong Kong Wing Wah Cake Shop offer (the “Wing Wah Offer”), Watson’ s offer (the” Watson’ s Offer”) and CLP FPS QR Code Bill Payment Rewards (the “CLP FPS Rewards”).

PNS Offer:

1. Unless otherwise specified, the promotion period of PNS Offer is valid from 2 July to 31 August 2019 (both dates inclusive). PNS Offer is applicable to the payment through Eligible Credit Card and/or Smart Account and/or Payment Account via BoC Pay.
2. For detailed Terms and Conditions of “PNS Offer” , please contact the Participating Merchants or visit www.bochk.com/creditcard/eng/spec/prom17172/index.html.

Wing Wah Offer:

1. The promotion period of Wing Wah Offer is valid from 22 July to 13 September 2019 (both dates inclusive). Wing Wah Offer is applicable to the payment through Eligible Credit Card and/or Smart Account and/or Payment Account via BoC Pay.

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2. For detailed Terms and Conditions of “Wing Wah Offer” , please contact the Participating Merchants or visit www.bochk.com/creditcard/eng/spec/prom17171/index.html.

Watson’ s Offer:

1. The promotion period of Watson’ s Offer is valid from 1 August to 31 October 2019 (both dates inclusive). Watson’ s Offer is applicable to the payment through Eligible Credit Card and/or Smart Account and/or Payment Account via BoC Pay.
2. For detailed Terms and Conditions of “Watson’ s Offer” , please contact the Participating Merchants or visit www.bochk.com/creditcard/eng/spec/prom17177/index.html.

CLP FPS Rewards:

1. The promotion period of CLP FPS Rewards is valid from 15 July to 31 December 2019 (both dates inclusive). CLP FPS Rewards are applicable to use BoC Pay to scan the FPS bill payment QR code of CLP bill and use Smart Account and/or Payment Account to complete the bill payment of CLP bill through FPS.
2. For detailed Terms and Conditions of “CLP FPS Rewards” , please contact the Participating Merchants or visit www.bochk.com/dam/more/bocpay/clp/e.html.

Terms and Conditions of BoC Pay Hot Merchant Offers:

1. BoC Pay Hot Merchant Offers includes Circle K offer (the “Circle K Offer”), Hung Fook Tong Offer (the “Hung Fook Tong Offer”), Eternal East Cross-border coach offer (the “Eternal East Offer”), Toa Heung offer (the “Toa Heung Offer”), The Commercial Press offer (the “Commercial Press Offer”), Hong Kong Market offer (the “HK Market Offer”), Honeymoon Dessert offer (the “Honeymoon Dessert Offer”) and IVM vending machine purchase offer (the “IVM Offer”).
2. BoC Pay Hot Merchant Offers is only applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.

Circle K Offer:

1. The promotion period of Circle K Offer is valid from 18 July 2019 to 7 August 2019. Circle K Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or register Payment Account (the “Customers”), and make a single net retail spending of HK\$25 or above at any of the Circle K outlets (the “Participating Merchants”), will have an instant HK\$10 discount.
3. Each customer can enjoy Circle K Offer once per day (from 11:00 pm on the previous day to 10:59:59 pm on the following day according to the time on UnionPay system).
4. Offer is not applicable to the purchase of cigarettes, cash vouchers , online game products, mobile prepaid sim / mobile sim cards / value-added coupons / Wi-Fi stored value cards, online game cards, Octopus products, gift cards, prepaid cards, vending Machine/mechanical machine goods, redemption of goods, various tickets/tickets, stamps, plastic shopping bag charges, delivery services, other services (including but not limited to pre-payment, bill payment, remittance, donation, Octopus value added / last ten transactions photocopying, faxing, photocopying, battery charging services, battery rental services, courier /fulfilment services , pre-order services and photo processing services.)
5. If there are any changes on the Participating Merchants, the Card Company and UnionPay International Limited (hereinafter referred to as “UnionPay International”) reserve the right of amendment. For details, please contact the store staff or visit www.unionpayintl.com/hk/.
6. Unless specified the offer cannot be used in conjunction with other offers, merchant/member benefits, coupons, discounts and gift certificates, unless otherwise stated.
7. For the location of Circle K convenience store, please visit www.circlek.hk
8. Circle K Offer is not applicable to the purchase of cash coupons and any value-added services.
9. Circle K Offer cannot be exchanged with cash.
10. Quota applies, while stock lasts
11. Circle K Offer and the use of UnionPay APP are bound by individual terms and conditions. Please login to UnionPay APP or check with Participating Merchants for details.

12. Card Company, UnionPay International and Participating Merchants reserve the right to amend or terminate Circle K Offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
13. In case of disputes, the decision of Card Company and Participating Merchants shall be final.
14. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

Hung Fook Tong Offer:

1. The promotion period of Hung Fook Tong Offer is valid till 31 August 2019. Hung Fook Tong Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or register Payment Account (the “Customers”), and make a single net retail spending of HK\$30 or above at any of the Hung Fook Tong outlets (the “Participating Merchants”), will have an instant HK\$10 discount.
3. Each customer can enjoy Hung Fook Tong Offer once per day (from 11:00 pm on the previous day to 10:59:59 pm on the following day according to the time on UnionPay system).
4. If there are any changes on the Participating Merchants, the Card Company and UnionPay International Limited (hereinafter referred to as “UnionPay International”) reserve the right of amendment. For details, please contact the store staff or visit www.unionpayintl.com/hk/.
5. Hung Fook Tong Offer cannot be used in conjunction with gift voucher, JIKA CLUB membership and other promotions.
6. Hung Fook Tong Offer is not applicable to Octopus Card Add Value Service, vending machine, levy on plastic shopping bags and donation.
7. Hung Fook Tong Offer cannot be exchanged for cash.
8. Quota applies, while stock lasts.
9. Hung Fook Tong Offer and the use of UnionPay APP are bound by individual terms and conditions. Please login to UnionPay APP or check with Participating Merchants for details.
10. Card Company, UnionPay International and Participating Merchants reserve the right to amend or terminate Hung Fook Tong Offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.

11. In case of disputes, the decision of Card Company and Participating Merchants shall be final.
12. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

Eternal East Offer:

1. The promotion period of Eternal East Offer is valid till 31 August 2019. Eternal East Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or Payment Account (the “Customers”), and purchase the cross-border coach ticket(s) of single net amount of HK\$30 or above at designated purchase points listed below of Eternal East Cross-border Coach Mgt. Ltd. (the “Eternal East”), will have an instant HK\$10 discount.
3. The designated purchase points include:
 - Tsim Sha Tsui Head Office (Kaiseng Commercial Centre): 13/F, Kaiseng Commercial Centre, 4-6 Hankow Road, Tsimshatsui Kowloon
 - APM Millennium Service Counter: The Lift Lobby G/F APM Millennium, Phase 5 No. 418 Kwun Tong Road, Kowloon
 - Mongkok Service Counter (Shanghai Mansion): Block C G/F, Shanghai Mansion, 380-390A Shanghai Street, Mongkok Kowloon
 - Plaza Hollywood Diamond Mall Service Counter: Shop G115, G/F Plaza Hollywood Diamond Hill Kowloon
 - North Point Service Counter (Odeon Building): Room 11 G/F, Odeon Building 22 Shu Kuk Street, North Point Hong Kong
 - Causeway Bay Service Counter (Grand View House 1 Moreton Terrace): Shop No.6 G/F, Grand View House 1 Moreton Terrace, 41-49 & 53 Tung Lo Wan Road, Causeway Bay Hong Kong
 - Park YOHO Service Counter: 101A G/F, No. 18 Castle Peak Road, Tam Mi Kam Tin New Territories
 - V-City Service Counter: Counter Nearby Escalators, No. E3 & E4, G/F V-City No.83 Tuen Mun Heung Sze Wui Road, Tuen Mun New Territories
 - PopWalk Service Counter: Shop 122 1/F PopWalk, 12 Tong Chun Street, Tseung Kwan O New Territories
 - Fan Ling Regentville Shopping Mall Service Counter: Shop No.8B G/F Regentville, 8 Wo Mun Street, Luen Wo Hui, Fanling New Territories

- Kwai Chung Plaza Service Counter: Shop A01 G/F Kwai Chung Plaza, 7-11 Kwai Foo Road Kwai Chung New Territories
 - Terminal 2, Hong Kong International Airport Service Counter: Rm 06 3/F Terminal 2, Hong Kong International Airport, 1 Sky Plaza Road, Chek Lap Kok New Territories
4. Eternal East Offer is applicable to designated cross-border routes only. Please refer to Eternal East or visit www.eebus.com for details.
 5. Each transaction can enjoy the Eternal East Offer once. Cardholder must be one of the passengers to enjoy the Eternal East Offer.
 6. Eternal East Offer is not applicable to online purchase.
 7. Eternal East Offer is not applicable to the purchase of cash voucher(s) or any value-added services (including but not limited to Octopus/ Alipay value-added services).
 8. Eternal East Offer cannot be exchanged for cash, other products, services or discount and is non-transferrable.
 9. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

Toa Heung Offer

1. The promotion period of Toa Heung Offer is valid from 8 July 2019 to 7 September 2019. Toa Heung Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or register Payment Account (the “Customers”), and make a single net spending of HK\$200 or above at any of Toa Heung designated outlets (the “Participating Merchants”), will have an instant HK\$20 discount.
3. Toa Heung designated outlets include:
Tao Heung, Pier 88, Hak Ka Hut, Chao Inn, Tao Square, Joyous One, Chung's Cuisine, Chung' s Kitchen, Tao Heung Training Restaurant, Du Hsiao Yueh, Han Lin Tea Room, Hanlin Tea House and Flamingo Bloom.
4. Each customer can enjoy Toa Heung Offer once per day (from 11:00 pm on the previous day to 10:59:59 pm on the following day according to the time on UnionPay system).
5. Toa Heung Offer will be given away immediately upon eligible transaction. No accumulation nor replacement is allowed.

6. If there are any changes on the Participating Merchants, the Card Company and UnionPay International Limited (hereinafter referred to as “UnionPay International”) reserve the right of amendment. For details, please contact the store staff or visit www.unionpayintl.com/hk/.
7. Unless specified, Toa Heung Offer cannot be used in conjunction with other promotion, merchants/ members’ privileges, promotional coupons, promotional offers, discounts, gift voucher and discounted set/ food items.
8. Toa Heung Offer is not applicable to purchase of cash coupon and value-added service.
9. Toa Heung Offer cannot be exchanged with cash or any products or any services.
10. Daily quota applies, first-come-first-served, while stock lasts. Toa Heung Offer will be ended once the quota is used up.
11. Toa Heung Offer and the use of UnionPay APP are bound by individual terms and conditions. Please login to UnionPay APP or check with Participating Merchants for details.
12. Card Company, UnionPay International and Participating Merchants reserve the right to amend or terminate Toa Heung Offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
13. In case of disputes, the decision of Card Company and Participating Merchants shall be final.
14. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

Commercial Press Offer

1. The promotion period of Commercial Press Offer is valid from now till 15 September 2019. Commercial Press Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or register Payment Account (the “Customers”), and make a single net retail spending at any of outlets of The Commercial Press (the “Participating Merchants”), will enjoy the below offers:
 - a. Offer 1: Enjoy HK\$10 instant discount upon spending of HK\$30 via UnionPay QR Code(including BoC Pay and UnionPay APP), each card enjoy UnionPay QR Code offer once daily.

- b. Offer 2: Enjoy HK\$30 instant discount and a HK\$30 discount coupon upon spending of HK\$500 via UnionPay QR Code(including BoC Pay and UnionPay APP). (each card can enjoy UnionPay QR Code offer once within the promotion period), plus a HK\$30 coupon upon Spending of every HK\$500 via UnionPay card, Enjoy 2 HK\$30 coupon upon spending of HK\$1000 via UnionPay card and so on.
3. Commercial Press Offer is applicable to all outlets of The Commercial Press, except University Bookstore, City University of Hong Kong and non retail transactions.
4. Each customer can enjoy Commercial Press Offer once per day (from 11:00 pm on the previous day to 10:59:59 pm on the following day according to the time on UnionPay system).
5. Commercial Press Offer applies to single transaction only.
6. Quotas of offer 1 and 2 are 41,300 and 3,500 respectively. Quota applies on a first-come-first-served basis while stock lasts.
7. HK\$30 discount coupon holders must use UnionPay card or UnionPay QR Code(including BoC Pay and UnionPay APP) to settle the balance of payment. The Coupons are only applicable to spending of HK\$150 or above and valid until 31 Oct 2019. Quota applies on a first-come-first-served basis while stock lasts.
8. Unless specify, Commercial Press Offer is not applicable to purchases of gift certificates, gift cards, prepaid cards and designated items.
9. Commercial Press Offer cannot be exchanged for cash.
10. If there are any changes on the Participating Merchants, the Card Company and UnionPay International Limited (hereinafter referred to as "UnionPay International") reserve the right of amendment. For details, please contact the store staff or visit www.unionpayintl.com/hk/.
11. Commercial Press Offer and the use of UnionPay APP are bound by individual terms and conditions. Please login to UnionPay APP or check with Commercial Press at 2334 7217 for details.
12. Card Company, UnionPay International and Participating Merchants reserve the right to amend or terminate Commercial Press Offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
13. In case of disputes, the decision of Card Company and Participating Merchants shall be final.
14. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

HK Market Offer

1. The promotion of HK Market Offer is valid from 28 June to 30 September 2019 (both dates inclusive). HK Market Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or Payment Account (the “Customers”), and make a single net amount of HK\$30 or above at designated wet market (the “Merchant”), will have an instant HK\$10 discount.
3. The designated wet market include:
 - Tin Shui Market
 - M.C. BOX (Lung Hang)
 - Kwai Shing East Market
 - Verbena Heights Market
 - T MARKET
 - Red Market (Kwong Yuen)
 - FRESH TOWN (Wah Ming)
 - Leung King Market
 - Food Garden (Heng On)
 - Hong Kong Market (Bauhinia Garden)
 - Tai Wo Market
 - Maritime Market (Tsing Yi)
 - FRESHALL (Sha Kok)
 - Hong Kong Market (Yat Tung)
 - M.C. BOX (Po Tat)
 - Hong Kong Market (Tai Kok Tsui)
 - Food Terminal (Kai Yip)
 - Food Town (Chuk Yuen)
 - FOODIN (Kai Tin)
 - FRESHIN (Tsz Wan Shan)
 - Siu Sai Wan Market
4. Each Customer can enjoy HK Market Offer twice per day (a day refers to the period from 23:00:00 of the previous day to 22:59:59 of the following day). Daily quota applies, first-come-first-served, while stock lasts. HK Market Offer will be ended once the quota is used up.
5. HK Market Offer will be given away immediately upon eligible transaction.

No accumulation or replacement is allowed.

6. Split transactions will not be accepted.
7. UnionPay network would process system maintenance at around 11pm daily. It is recommended to avoid transaction during the period of time.
8. UnionPay International Company Limited (refers to “UnionPay International”) reserves the right to modify participating wet markets and/or merchants. Individual merchants may have different payment methods and do not participate in the promotion. Users may contact the merchants or visit www.unionpayintl.com/hk/promotion/en/hkmarket for details.
9. Unless specified, HK Market Offer cannot be used in conjunction with other promotion, merchants/ members’ privileges, promotional coupons, promotional offers, discounts, gift voucher and discounted set/ food items.
10. HK Market Offer is not applicable to purchase of cash coupon and value-added service.
11. HK Market Offer cannot be exchanged with cash or any products or any services.
12. HK Market Offer is bound by individual terms and conditions. Please check with merchants for details.
13. Prices and product/service/offer/food/beverages/menu descriptions are provided by relevant merchants and are for reference only. Customers understand and accept that Card Company and UnionPay International is not the supplier of such products/ service/offer/food/beverages/menu purchased and Users should refer to the relevant merchants for details. Card Company and UnionPay International accepts no liability for the quality of products/service/food/beverages provided by the merchants.
14. Hong Kong Market reserves the right to amend or terminate the offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminators.
15. In case of dispute, the decision of Hong Kong Market shall be final and conclusive.

Honeymoon Dessert Offer:

1. The promotion period of Honeymoon Dessert Offer is valid from 18 July to 31 October 2019 (both dates inclusive). Honeymoon Dessert Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or Payment Account (the “Customers”), and make

a single net amount of HK\$30 or above at designated Honeymoon Dessert (the “Merchant”) Shops, will have an instant HK\$10 discount.

3. Each Customer can enjoy Honeymoon Dessert Offer once per day (a day refers to the period from 23:00:00 of the previous day to 22:59:59 of the following day).
4. Honeymoon Dessert Offer is applicable to the below shops (except City’ Super shop):
 - Sai Kung
 - Telford
 - Tin Shui Wai
 - Sheung Wan
 - Langham Place
 - Shatin
 - Ngong Ping
 - Tuen Mun
 - Park Central
 - Siu Sai Wan
 - Lok Fu
 - The Place - Tuen Mun Town Plaza
 - Nam Cheong
5. If there are any changes on the Participating Merchants, the Card Company and UnionPay International Limited (hereinafter referred to as “UnionPay International”) reserve the right of amendment. For details, please contact the shop staff or visit www.unionpayintl.com/hk/.
6. Honeymoon Dessert Offer cannot be exchanged with cash.
7. Daily quota applies, first-come-first-served, while stock lasts. Honeymoon Dessert Offer will be ended once the quota is used up.
8. Unless specified, Honeymoon Dessert Offer cannot be used in conjunction with other promotions.
9. Honeymoon Dessert Offer and the use of UnionPay APP are bound by individual terms and conditions. Please login to UnionPay APP or check with merchants for details.
10. Card Company, UnionPay International and participating merchants reserve the right to amend or terminate Honeymoon Dessert Offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
11. In case of disputes, the decision of Card Company and Participating Merchants shall be final.

12. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

IVM Offer:

1. The promotion period of IVM Offer is valid till 31 December 2019. Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.
2. Customers who successfully bind BoC Pay with Eligible Credit Card and/or Smart Account and/or register Payment Account (the “Customers”), and make a single net retail spending of HK\$8 or above at any of the designated vending machine, will have an instant HK\$5 discount.
3. Each customer can enjoy IVM Offer once per day (from 11:00 pm on the previous day to 10:59:59 pm on the following day according to the time on UnionPay system).
4. At about 11:00 pm (subject to the UnionPay system report), UnionPay will update the routine system data. To ensure Customers can enjoy IVM Offer, please avoid spending during this period.
5. For the location of IVM vending machine that applicable to IVM Offer, please visit www.ivm.wiki/map/.
6. If there are any changes on the participating merchants/ IVM vending machine, the Card Company and UnionPay International Limited (hereinafter referred to as “UnionPay International”) reserve the right of amendment. For details, please contact the store staff or visit www.unionpayintl.com/hk/
7. IVM Offer cannot be exchanged for cash.
8. Quota applies, while stock lasts
9. IVM Offer and the use of UnionPay APP are bound by individual terms and conditions. Please login to UnionPay APP or check with merchants for details.
10. Card Company, UnionPay International and participating merchants reserve the right to amend or terminate IVM Offer and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations.
11. In case of disputes, the decision of Card Company and Participating Merchants shall be final.
12. For enquiry, please contact UnionPay customer service hotline at 800 967 222.


General Terms and Conditions:

1. The above HK\$50 Rewards BoC Pay Exclusive Offers and BoC Pay Hot Merchant Offers are available on a first-come-first-served basis while stocks last, and subject to the record of BOCHK and/or the Card Company.
2. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
3. Customers can enjoy the above offers simultaneously. However, those offers cannot be used in conjunction with other promotion offers that are not listed in this promotion material.
4. The above products, services and offers are subject to the respective terms and conditions. For details, please refer to the relevant promotion materials, or contact the relevant merchants or staff of BOCHK.
5. All information and images are for reference only. All matters and disputes will be subject to the final decision of BOCHK and/or the Card Company.
6. No person other than the cardholders and the Card 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.
7. Related products are provided by the relevant merchants. BOCHK and/or Card Company accepts no liability for the quality of or any other matters relating to the goods, food, products and services provided by the relevant merchants. The relevant merchants are solely responsible for all obligations and liabilities relating to the related goods, food, products and service.
8. BOCHK and/or the Card Company and the relevant merchants reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
9. In case of any dispute, the decision of BOCHK and/or the Card Company and the relevant merchants shall be final.
10. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

“Monday’ s Surprise: 20% off on Gift Points to Offset Spending” Terms and Conditions:

1. The Promotion Period of “Monday’ s Surprise: 20% off on Gift Points to

Offset Spending” (the "Promotion") is from July 29 to August 26, 2019 (both dates inclusive and based on transaction dates) (the “Promotion Period”). The Promotion is only applicable on Mondays during the Promotion Period, includes July 29, August 5, August 12, August 19 and August 26 (5 days in total).

2. The Promotion is only applicable to BOC Credit Cards that are issued in Hong Kong bearing the  logo. Redemption of the Service with BOC Dual Currency Card must be applied with Hong Kong Dollar account number. BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Card, BOC Hong Kong Airlines Visa Card, BOC Henderson Club Visa Card, Great Wall International Credit Card, USD Card, BOC Purchasing Card, Private Label Card and the participants of Cash Rebate plan are excluded (the "Eligible Credit Card").
3. Customer is required to use the mobile application - BoC Pay (the “BoC Pay”) to settle the payment at BoC Pay merchants with a rate of 200 Gift Points to offset HK\$1 of Eligible Payment Amount (Standard Exchange Rate: with 250 Gift Points to offset HK\$1 of Eligible Payment Amount), on Mondays during the Promotion Period (the “Offer”). Customer is required to bind the BoC Pay with BOC Dual Currency Card to enjoy the Offer.
4. “Eligible Transaction” refers to the transaction that is settled by BoC Pay QR payment in Hong Kong Dollar. Gift Points will be deducted from the credit card account selected by the cardholder to offset the Eligible Transaction. If the selected credit card account does not have sufficient Gift Points to offset the Eligible Transaction, the system will automatically deduct the remaining Gift Points from the cardholder’ s eligible credit card account with the Gift Points to be expired the latest. Customer has to meet the minimum amount requirement (HK\$1) per redemption. The customer may redeem up to the transaction amount in full with Gift Points (transaction amount must be in a whole number, e.g. the transaction amount is HK\$100.5, cardholder can offset a maximum of HK\$100 with 20,000 Gift Points, the residual amount must be settled via BoC Pay) or available Gift Points (whichever is lower). The amount offset by this Promotion will be posted into the cardholder’ s credit card account within 3 working days after completion. Records of Eligible Transaction and that of the Promotion may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card. The Year(s) of Cardholding Discount is not applicable to the Service.
5. Usage of BoC Pay and “Offset Spending with Gift Points” are subject to

their Terms and Conditions, please call our Customer Services Hotline at (852) -2853 8828 or refer to the Terms and Conditions in BoC Pay APP if there are any enquiries.

6. This Promotion cannot be cancelled once used. If customer returns or cancels the Eligible Transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the customer's card account. Returned credit amount can be used to settle the outstanding retail spending by the credit card, but cannot be transferred, returned or exchanged for cash. The status of the Eligible Credit Card account must be valid and in good standing at the time of redemption; if the Eligible Credit Card account has been closed or terminated (whether or not caused by the Company), the redemption amount will be cancelled, the Company shall not be liable to any cardholders for any losses or damages arising from the Promotion.
7. The Company reserves the right to change, suspend or terminate the Promotion or to amend the terms and conditions at its sole discretion without prior notice.
8. In the event of any dispute, the Company's decision shall be final and conclusive.
9. 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.
10. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.