

Terms and Conditions of “BoC Pay HK\$20 Welcome Rewards Promotion (the “Welcome Rewards Promotion”):

1. Welcome Rewards Promotion commences from 1 September to 31 December 2019 as below (both dates inclusive) (the “Promotion Period”).
2. Customers who successfully download BoC Pay and bind it with BOC Dual Currency Credit Cards bearing the BOC 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 Promotion Period are eligible for the HK\$10 rewards (the “First bound Rewards”); and conduct any amount of spending and/or fund transfer and/or bill payment transaction via BoC Pay within the same month of first binding (the “Eligible Transaction”) are eligible for the HK\$10 rewards (the “Spending Rewards”). Each Eligible Customers (identified by the Identity Document number) can earn a maximum of HK\$20 Welcome Rewards during the whole Promotion Period (The “Welcome Rewards”).
3. The “Welcome Rewards” will be credited to the Eligible Credit Cards / Smart Account / Payment Account, which bound firstly with BoC Pay. The Rewards will be credited to the relevant account according to the following arrangement upon verification of the respective binding / registration/ spending record by Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Limited (the “Card Company”):
 - I. For Eligible customer who bound with Eligible Credit Card firstly, the Rewards will be in form of credit card cash rebate, and will be credited to the respective card account; the entitled rewards of additional cardholders will be credited to the account of main cardholder. The cash rebate will be credited to the respective account according to the schedule below and will be posted in the respective monthly statement.

Date of binding BoC Pay (both dates inclusive)	Date of Crediting the Respective Rewards	Monthly Statement Posting the Rewards Record
1 -30 September 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	September or October 2019
	“Spending Rewards” will be credited on or before 30 November 2019	November or December 2019
1 - 31 October 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	October or November 2019
	“Spending Rewards” will be credited on or before 31 December 2019	December 2019 or January 2020
1 - 30 November 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	November or December 2019
	“Spending Rewards” will be credited on or before 31 January 2020	January or February 2020
1 - 31 December 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with eligible Credit Card successfully	December 2019 or January 2020

	“Spending Rewards” will be credited on or before 29 February 2020	February or March 2020
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- II. For Eligible Customers who bound BoC Pay with Smart Account / Payment Account firstly, the Rewards will be credited to respective account in form of cash according to the schedule below. If the rewards could not be credited to the respective account due to account condition, the rewards will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice.

Date of binding BoC Pay (both dates inclusive)	Date of Crediting the Respective Rewards	Account of Crediting the Respective Rewards
1 – 30 September 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	Smart Account/ Payment Account
	“Spending Rewards” will be credited on or before 30 November 2019	
1 - 31 October 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	
	“Spending Rewards” will be credited on or before 31 December 2019	
1 - 30 November 2019	“First bound Rewards” will be credited within 9 working days after eligible	

	customers first bound BoC Pay with Smart Account/ Payment Account successfully	
	“Spending Rewards” will be credited on or before 31 January 2020	
1 - 31 December 2019	“First bound Rewards” will be credited within 9 working days after eligible customers first bound BoC Pay with Smart Account/ Payment Account successfully	
	“Spending Rewards” will be credited on or before 29 February 2020	

4. 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 Promotion Period and at the time of crediting the Rewards will be eligible for the Rewards, otherwise the rewards will be forfeited. 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 Promotion Period or at the time of crediting the Rewards, the Rewards will not be credited to the designated account; and will be cancelled automatically forthwith. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as eligible transaction and will not be qualified for the rewards.
5. 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 Latest Offers:

1. BoC Pay Latest Offers includes PARKnSHOP offer (the “PNS Offer”), VanGO Convenience Store Offer (the “VanGO offer”), Pricerite Offer (the “Pricerite Offer”), innisfree offer (the “innisfree Offer”), Designated Game Booth in Ocean Park Offer (“the Ocean Park Offer”), HZM Bridge Shuttle Bus offer (the “HZM offer”), CLP FPS QR Code Bill Payment Rewards (the “CLP FPS Rewards”), cdf Beauty Offer (the “cdf Beauty Offer”), EF Locker Offer (the “EF Locker offer), Gritus vending machine purchase offer (the “Gritus Offer”), Eternal East Cross-border coach offer (the “Eternal East Offer”), IVM vending machine purchase offer (the “IVM Offer”) and Honeymoon Dessert offer (the “Honeymoon Dessert Offer”)
2. VanGO offer, Pricerite Offer, innisfree Offer, Ocean Park Offer, HZM Offer, EF Locker Offer, Gritus Offer, Eternal East Offer, IVM Offer and Honemoon Offer are only applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) via UnionPay network.

PNS Offer:

1. Unless otherwise specified, the promotion period of PNS Offer is valid till 31 December 2019. 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/prom17238/index.html.

VanGO offer

1. The promotion period of VanGO Offer is valid till 19 November 2019,22:59. 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 designated vending machine, will have an instant HK\$10 discount.
3. Each customer can enjoy VanGO 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. The promotion is applicable to all Hong Kong outlets of VanGO

- Convenience Store, except the Hong Kong-Macau Ferry Terminal Store.
5. Instant discount amount is non-transferable and cannot be exchanged with cash or other products.
 6. The VanGO Offer is not applicable to the purchase of cigars, baby diapers, spirits, abalone, monthly knots and wholesale goods, cash coupons / vouchers, cigarettes, 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 any value-added services, 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).
 7. The VanGO Offer is based on net single spending and not eligible for any split transactions.
 8. If the participating merchants increase or decrease, BOC Credit Card (International) Limited (hereinafter referred to as “ the Card Company”), UnionPay International Limited (hereinafter referred to as “UnionPay International”) reserves the right of amendment. For details, please contact the store staff.
 9. Unless specified, the VanGO offer cannot be used in conjunction with other offers, merchant / member benefits, coupons, discounts and gift certificates, unless otherwise stated.
 10. For the locations of VanGO Convenience Store, please visit <https://www.facebook.com/vangofb/>
 11. Quota applies, while stock lasts (Total quota: 20,000).
 12. The Card Company, UnionPay International and the merchant reserve the right to cancel, revise, suspend or terminate all or any parts of the promotion, or revise the terms and conditions herein contained, at any time without prior notice or reason. In case of any disputes, the decision of Card Company, UnionPay International and the merchant shall be final and binding on all parties concerned.
 13. The offer is bound by individual terms and conditions. Please check with UnionPay APP or www.unionpayintl.com/hk for details.

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

Pricerite Offer

1. The promotion period of Pricerite Offer is valid from now till 30 November 2019. Pricerite 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 Pricerite (the “Participating Merchants”), will enjoy the below offers:
 - a. Offer 1: Enjoy HK\$10 instant discount upon spending of HK\$50 via UnionPay QR Code , each card enjoy UnionPay QR Code offer once daily.
 - b. Offer 2: Enjoy HK\$70 instant discount upon spending of HK\$300 via UnionPay QR Code, each card enjoy UnionPay QR Code offer once daily.
3. Each customer can enjoy Pricerite 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. Unless specified, Pricerite offer cannot be used in conjunction with other offers, merchant/member benefits, coupons, discounts and gift certificates, unless otherwise stated.
5. Pricerite offer is not applicable to the purchase of cash coupons and any value-added services.
6. Instant discount amount is non-transferable and cannot be exchanged with cash or other products / services.
7. Quota applies, while stock lasts.
8. BOC Credit Card (International) Ltd (hereinafter referred to as "The Card Company"), UnionPay International Limited (hereinafter referred to as “UnionPay International”) and the merchant reserve the right to cancel, revise, suspend or terminate all or any parts of the promotion, or revise the terms and conditions herein contained, at any time without prior notice or reason. In case of any disputes, the decision of the Card Company, UnionPay International and the merchant shall be final and binding on all parties concerned.
9. Pricerite offer is bound by individual terms and conditions. Please check with UnionPay APP or www.unionpayintl.com/hk for details.

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

innisfree Offer:

1. The promotion period of Innisfree 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\$100 or above at any of the Innisfree outlets in Hong Kong, will have an instant HK\$10 discount.
3. Each customer can enjoy innisfree 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. Quota applies, first-come-first-served, while stock lasts. Innisfree Offer will be ended once the quota is used up.
5. Unless specified, innisfree offer cannot be used in conjunction with other promotion, merchants/ members’ privileges, promotional coupons, promotional offers, discounts and gift voucher.
6. Single net spending is counted on per receipt basis. Split transactions are not counted as eligible spending in the promotion.
7. The offer is not applicable to purchase of cash coupon and value-added service.
8. Instant discount amount is non-transferable and cannot be exchanged with cash or other product / service.
9. Customer understands and accepts that BOC Credit Card (International) Ltd (“The Card Company”), UnionPay International Limited (hereinafter referred to as “UnionPay International”) are not the supplier of products/service/drinks/diversities. The innisfree Offer cannot be exchanged with cash or any products or any services. Customer can check the details of participating merchants. UnionPay will not be related to products/services/benefits/foods/ The drink/board is responsible for any responsibility.
10. To the extent permitted by law, the Card Company, UnionPay International and participating merchants reserve the right to amend the terms and conditions and change or terminate the offer. For details, please visit UnionPay App or <http://www.unionpayintl.com/hk/>.
11. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

Ocean Park Offer:

1. The promotion period of Ocean Park Offer is valid till 8 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\$50 or above at the designated game booth in Ocean Park, will have an instant HK\$10 discount.
3. Each customer can enjoy Ocean Park Offer twice 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) in Ocean Park, based on net single spending and not eligible for any split.
4. Ocean Park Offer is only applicable at designated Game Booth in Ocean Park. For details, please contact the staff.
5. Instant discount amount cannot be exchanged for cash, other goods, any value-added services, or for cash redemption and is non-transferable. Unless specified the offer cannot be used in conjunction with other offers, merchant/member benefits, coupons, discounts and gift certificates, unless otherwise stated.
6. The Ocean Park offer cannot be used for sale, and offenders could be prosecuted
7. Quota applies, while stock lasts.
8. In case of dispute, the decision of BOC Credit Card (International) Ltd ("The Card Company"), UnionPay International Limited (hereinafter referred to as “UnionPay International”) and Ocean Park Corporation shall be final and binding.
9. The Card Company, UnionPay International and Ocean Park reserve the right to cancel, revise, suspend or terminate all or any parts of the promotion, or revise the terms and conditions herein contained, at any time without prior notice or reason. In case of any disputes, the decision of UnionPay International and the merchant shall be final and binding on all parties concerned.
10. Ocean Park 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.
11. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

HZM Offer

1. The promotion period of HZM Offer is valid till 31 December 2019. HZM Offer is applicable to the payment of UnionPay QR code (including BoC Pay and UnionPay APP) at HZM Bridge Shuttle Bus (the Merchant”) 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 shuttle bus ticket for the day at the HZMB Hong Kong Port Shuttle Bus ticket counters or ticket vending machines will enjoy the below offers:
 - a. Offer 1: Enjoy HK\$10 instant discount upon spending of HK\$65 via UnionPay QR Code
 - b. Offer 2: Enjoy HK\$5 instant discount upon spending of HK\$33 via UnionPay QR Code.
3. Each customer can enjoy the HZM 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. UnionPay network would process system maintenance at around 11pm daily. It is recommended to avoid transaction during the period of time.
5. Quota applies, first-come-first-served, while stock lasts. The HZM Offer will be ended once the quota is used up.
6. The HZM Offer will be given away immediately upon eligible transaction. Neither accumulation nor replacement is allowed.
7. The HZM Offer is applicable to designated bus route and bound by corresponding terms and conditions. For details, please contact HZM Bridge Bus Company.
8. The HZM Offer is not applicable to online payment.
9. The HZM Offer is not applicable to purchase of cash coupon and other top up service.
10. The HZM Offer cannot be cancelled, refunded, transferred, altered or exchanged for cash under any conditions once they are issued.
11. In case of fraud or abuse, UnionPay International Company Limited (refers to “UnionPay International”) and HZM Bridge Bus Company reserve the right to disqualify the Cardholders immediately, retain the right for legal action and the right to retrieve offer for cancelled/ refunded transactions.
12. The Card Company, UnionPay International is neither vendor nor service provider, thus UnionPay International shall not be responsible for the

products or services provided by the merchants.

13. HZM Bridge Bus Company 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 terminations.
14. In the event of any discrepancy or inconsistency between the Chinese version and the English version of these terms and conditions, the Chinese version shall apply and prevail.
15. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

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.

cdf Beauty Offer:

1. The promotion period of cdf Beauty Offer is valid till 31 December 2019. cdf Beauty 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 “cdf Beauty Offer” , please contact the Participating Merchants or visit www.bochk.com/creditcard/eng/spec/prom17233/index.html.

EF Locker

1. The promotion period of EF Locker’ s Offer is valid till 29 February 2020. EF Locker 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\$10 or above at EF Locker (the “Merchant”), will enjoy the below offers:

- a. Offer 1: Enjoy HK\$5 instant discount upon spending of HK\$10 via UnionPay QR Code.
- b. Offer 2: Enjoy HK\$20 instant discount upon spending of HK\$100 via UnionPay QR Code.
3. Each customer can enjoy the 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. UnionPay network would process system maintenance at around 11pm daily. It is recommended to avoid transaction during the period of time.
5. The EF Locker offer is provided by UnionPay, please contact UnionPay for any enquiry and dispute.
6. For actual payment amount, please refer to the transaction record in the BoC Pay APP and UnionPay APP, SMS issued by bank or invoice.
7. The EF Locker offer cannot be used in conjunction with other merchants' offers, coupons and gift certificates, unless otherwise stated.
8. The EF Locker offer is not applicable to the purchase of cash coupons and any value-added services.
9. The EF Locker offer cannot be exchanged with cash.
10. Quota applies, while stock lasts.
11. The offer is bound by individual terms and conditions. Please check with UnionPay APP or www.unionpayintl.com/hk for details.
12. BOC Credit Card (International) Limited, UnionPay and merchants are entitled to cancel, revise or suspend the promotion offer details or revise this terms and conditions at any time without giving any prior notice. In the event of any dispute, UnionPay' s decision is final.
13. If there is inconsistency between the English version and the Chinese version, the Chinese version shall prevail.
14. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

Gritus Offer:

1. The promotion period of Gritus 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 Gritus 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 Gritus Offer, please avoid spending during this period.
5. For the location of Gritus vending machine, please call Gritus' s customer service hotline +852 3616 3459 or WhatsApp by +852 5311 8632.
6. If the participating merchants increase or decrease, UnionPay International Limited (hereinafter referred to as "UnionPay International") reserves the right of amendment.
7. Gritus Offer cannot be exchanged for cash.
8. Quota applies, first-come-first-served, while stock lasts. Gritus Offer will be ended once the quota is used up.
9. Gritus 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. 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 December 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.

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, first-come-first-served, while stock lasts. IVM Offer will be ended once the quota is used up.
 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.

Honeymoon Dessert Offer:

1. The promotion period of Honeymoon Dessert Offer is valid till 31 December 2019. 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. 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/.
5. Honeymoon Dessert Offer cannot be exchanged with cash.
6. Quota applies, first-come-first-served, while stock lasts. Honeymoon Dessert Offer will be ended once the quota is used up.
7. Unless specified, Honeymoon Dessert Offer cannot be used in conjunction with other promotions.
8. 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.
9. 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.
10. In case of disputes, the decision of Card Company and Participating Merchants shall be final.
11. For enquiry, please contact UnionPay customer service hotline at 800 967 222.

General Terms and Conditions of “HK\$20 Welcome Rewards” and “BoC Pay Latest Offers” :

1. The above HK\$20 Welcome Rewards and BoC Pay Latest Offers are 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 and / or Card Company.

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, BOCHK and / or 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.

Terms and Conditions of Gift Point Rewards Program (“the Program”):

1. The Program includes but not limited to Offset Spending with Gift Points, “Merchant eVoucher” Gift Points Redemption Program (the “Gift”). Unless otherwise specified, the Program is applicable to BOC Credit Cards that are issued in Hong Kong bearing BOC logo, but excluding BOC Credit Cards issued in the mainland and Macau, BOC CEA Dual Currency Credit Card, BOC Hong Kong Airlines Visa Card, BOC Great Wall International Credit Card, USD card, BOC Purchasing Card, Private Label Card and participants of the Automated Cash Rebate Redemption (“Eligible Credit Card”), Smart Account and Payment Account (the “Eligible Banking Account”).
2. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account (the “Gift Point of Eligible Account”) under the name of same main cardholder or banking account can be pooled together for Gift redemption.
3. Unless otherwise specified, Gift Points will be deducted from the selected account of Eligible Credit Card or Eligible Banking Account for redemption

purposes. Where the Gift Points required for redemption are insufficient, the system shall deduct the remaining of requested Gift Point from other Eligible Credit Card or Eligible Banking Account of the customer automatically, and calculate based on the most recent expiry date of the Gift Point. The status of relevant account must be normal, valid and in good standing at the time of redemption. Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd ("The Company") reserve the right to cease Gift redemption for the relevant account, which is blocked or terminated (whether or not resulted from a discretion exercised by BOCHK or the Company).

4. Unless otherwise specified, the available Gift Point(s) balance of Eligible Credit Card is subject to the record shown on the latest monthly statement. Whereas the Gift Point(s) balance of Eligible Banking Account can be checked through BoC Pay Mobile App.
5. All Gift Points cannot be exchanged for cash, nor transferrable.
6. All accepted redemptions can neither be cancelled nor changed. The redeemed Gift cannot be changed or refunded. The redeemed Gift Points cannot be returned.
7. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for any Gift redemption.
8. Unless otherwise specified, the Eligible Credit Card under the same customer name may be entitled to the enhanced discount rates based on the years of cardholding for Gift redemption (the “Year of Cardholding Offer”), in which the Credit Card is still valid and in good standing, and calculated based on the longest held BOC Credit Card. And the Year of Cardholding Offer for Commercial Card will be calculated based on the card issued date of each individual Cardholder’ s account and not by the company account open date. Customer, who is holding both Eligible Credit Card and Eligible Banking Account, is entitled the Year of Cardholding Offer based on the longest held BOC Credit Card. Whereas customer who is not holding any Eligible Credit Card, will not be entitled the Year of Cardholding Offer.
9. The Year of Cardholding Offer is applicable to “Merchant eVoucher” Gift Point Redemption Program, and any other programs specified by the Company from time to time ; whereas the Year of Cardholding Offer is not applicable to BOC Henderson Club Visa Card.

Year(s) of Cardholding	Required Gift Points for redeeming HK\$100 Merchant eVoucher	Required Gift Points for redeeming HK\$50 Merchant eVoucher
Held for 10 years or below	25,000 Gift Points	12,500 Gift Points
Held for 11 to 20 years	20,000 Gift Points (20% off)	10,000 Gift Points (20% off)
Held for 21 years or above	15,000 Gift Points (40% off)	7,500 Gift Points (40% off)

Remark: Cardholders who have held their cards for 10 years but below the 11-year threshold can redeem particular gift voucher with basic redemption rate of Gift Points; cardholders who have held their cards for 20 years but below the 21-year threshold can redeem particular gift voucher with 20% off on the redemption rate of Gift Points; cardholders who have held their cards for 21 years or above can redeem particular gift voucher with 40% off on the redemption rate of Gift Points.

10. Subject to the requirements stated thereafter, Eligible Credit Cardholder, who successfully conducts any one of the eligible transactions set out below with Eligible Credit Card (includes payment through BoC Pay and other mobile payment binding with BOC Credit Card), will be entitled to participate in the Program:
- (i) Retail Purchase[#]
 - (ii) “Cash Before Card Service”
 - (iii) Online bill payment (Only applicable to BOC Visa Infinite Card, BOC UnionPay Dual Currency Diamond Card, BOC World MasterCard, BOC Visa Signature Card, BOC Platinum Credit Card, BOC Titanium Credit Card or BOC Commercial Card[#])
 - (iv) “JET Payment” Service[#]
 - (v) Octopus Automatic Add Value Service[#]

Cardholder is entitled to earn 1 Gift Point of Credit Card for every HK\$1 spent or for every RMB¥1 spent with BOC Dual Currency Credit Card (charges of annual fee, any handling fee, cash advance, balance transfer and cash installment plan are not entitled to Gift Point). The program does not apply to any transaction / merchant category as the Company may at its sole discretion determine from time to time. The Program does not apply to the BOC Dual Currency Card spending in the mainland for the purpose of property, motor vehicle, fuel, air ticket, hospital and the settlement of school fees, as well as purchases in

wholesale and supermarkets. The Company reserves the right to change the above mentioned categories and merchants from time to time at its sole discretion. Eligible transactions, whether posted or not and subsequently partly or fully cancelled, refunded or reversed (including tax refund on purchases) will not be eligible for Gift Points.

The Gift Point is not applicable to bill payment made to payees such as the “Inland Revenue Department” , “Banking and Credit Card Services” , “Securities Broker” , “Credit Services” and under the bill type of “Policy Loan Repayment” . For bill payments made to other merchant categories via Online Bill Payment, "JET Payment", Octopus Automatic Add Value Service transactions, person to person (P2P) fund transfer via mobile device/app/electronic platform as well as retail transactions under Supermarket, Convenience Store, Grocery Stores, Miscellaneous Food Stores and Government Department categories, each main card and additional card of Eligible Credit Card under the name of same main cardholder is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. Merchant categories are defined by Visa, MasterCard, China UnionPay or the Company at sole discretion and may subject to change from time to time.

11. Eligible Credit Cardholder of BOC Dual Currency Credit Card can enjoy the offer using the account denominated in Hong Kong currency.
12. Unless otherwise specified, the maximum retention period for each Gift Point for BOC Visa Infinite Card and BOC UnionPay Dual Currency Diamond Card is up to 3 years, for BOC World MasterCard, BOC Visa Signature Card and BOC Platinum Card type is up to 2 years, and for other card type is up to 1 year. Gift Points earned by each Commercial Card cannot be pooled for Gift redemption. All Gift Points earned by the Main and the additional Cardholders can be pooled together for Gift redemption and can be redeemed by Cardholders. Gift Points from various eligible Credit Card under the same Main Card Cardholder can be pooled together for redemption (Exclude "BOC Henderson Club Visa Card" , "BOC CEA Dual Currency Credit Card" and "BOC Hong Kong Airlines Visa Card"). The Program is only applicable to the Main Cardholder. The Company reserves the right to reject any redemption request and/or to cancel all awarded Gift Points if a Cardholder breaches the provision of the Card User Agreement, cancels the card or defaults in card payment.
13. Unless otherwise specified, the earned Gift Point(s) will be reflected within 3 days after the transaction is posted; whereas the Gift Point(s) earned with

Eligible Credit Card within the last statement cycle before Gift Points expiry, will only be reflected in the next Gift Points validity period. For example, if the expiry date of Credit Card Gift Points is 31 December 2019; the Gift Point(s) posted during 1 - 31 December 2019 will be expired on 31 December 2020 (assume the validity period for Gift Points of such Credit Card is 1 year).

14. Subject to the requirements stated thereafter, the customer of Eligible Banking Account who successfully conducts any one of the eligible transactions set out below through BoC Pay QR Payment binding with Eligible Banking Account will be entitled to participate in the Program:

- (i) Retail Purchase
- (ii) Bill payment

The customer of banking account is entitled to earn 1 Gift Point of Banking Account for every HK\$1 spent with BoC Pay. Eligible transactions, whether posted or not and subsequently partly or fully cancelled, refunded or reversed will not be eligible for Gift Points.

15. Eligible Transaction refers to the transaction that is settled by BoC Pay QR payment in Hong Kong Dollar. Unless otherwise specified, the maximum retention period for each Reward Gift Point for the Eligible Banking Account is up to 1 year, each customer of Eligible Banking Account is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. BOCHK reserves the right to change the above mentioned categories and merchants from time to time at its sole discretion.

16. If customer who holds an Eligible Banking Account is upgraded from Payment Account to Smart Account, the original points will be retained and transferred to the newly opened Smart Account accordingly.

17. The Gift Points that earned from Eligible Banking Account can be enquired via but not limited to BoC Pay or BOCHK Mobile Banking. The Gift Points which earned on each exchange may not be reflected instantly, actual transaction record of Gift Points and the latest points balance are subject to BOCHK record.

18. BOCHK and the Company reserves the right to change or amend the point exchange rate and/or the minimum points required each time.

19. Any fraudulent use or abuse of the Program or the redemption process may result in forfeiture of the accrued Gift Point(s) as well as the cancellation of the relevant Gift Point Accounts. The Company further reserves the right to take such legal actions as may be appropriate in such instances.

20. BOCHK and the Company accept no liability for the quality of or any matter relating to the Gift or services provided by the participating suppliers/

merchants. The relevant participating suppliers/ merchants are solely responsible for the obligations and liabilities relating to the Gift or services. BOCHK and the Company reserve the right to change, suspend or terminate the Program or to amend the terms and conditions of this Program at its sole discretion. All matters and disputes are subject to the final decision of the Company and the merchants / suppliers.

21. No person other than the customer, BOCHK 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. 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 and Conditions of “Merchant eVoucher” Gift Points Redemption Program:

22. “Merchant eVoucher” Gift Points Redemption Program via BoC Pay is applicable to customer who is holding with Eligible Credit Card (excluding the co-brand cards may be announced by the Company from time to time, including but not limited to BOC Henderson Club Visa Card) and/or Eligible Banking Account.
23. Customer is required to bind the BoC Pay with BOC Dual Currency Card or Eligible Banking Account before participating in “Merchant eVoucher” Gift Points Redemption Program. Usage of BoC Pay is subject to its Terms and Conditions, please call Credit Card Customer Services Hotline at (852)-2853 8828 or Personal Customer Service Hotline at (852)-3988 2388 if there are any enquiries.
24. Customers can only redeem Merchant eVoucher (“eVoucher”) via BoC Pay. While participating in this Program, the Eligible Credit Card or Eligible Banking Account selected by the Customer will be treated as master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account is insufficient, the system will automatically deduct the remaining Gift Points from the customer’ s Eligible Credit Card and/or Eligible Banking Account which has/have the Gift Points to be expired first.
25. The transaction using gift points to redeem eVoucher cannot be altered, returned or cancelled once confirmed. The Gift Points of Eligible Account used for redemption will not be returned. Relevant redemption transaction will be shown on BoC Pay. eVoucher redeemed will be stored on

customer' s BoC Pay after the transaction. Customer need to keep and handle the eVoucher with care. eVoucher redeemed cannot be changed, refunded or transferred. The BOCHK and/or the Company will not reissue or change eVoucher, nor will they take the responsibility if the lost of eVoucher is not caused by the BoC Pay mobile application system.

26. There is limited stock of each type of eVoucher. Redemption will be served on a first-come-first-served basis and while stocks last. Individual eVoucher will be bounded by the terms and conditions of respective merchant, please refer to the detail page of the relevant eVoucher.

“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 October 28 to December 31, 2019 (both dates inclusive and based on transaction dates) (the “Promotion Period”). The Promotion Offer is only applicable on Mondays during the Promotion Period, includes Oct 28, Nov 4, Nov 11, Nov 18, Nov 25, Dec 2, Dec 9, Dec 16, Dec 23 and Dec 30 (10 days in total).
2. The Promotion via BoC Pay Mobile App (the " BoC Pay ")is only applicable to holders of BOC Credit Cards that are issued in Hong Kong bearing the BOC logo, but excluding 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, BOC Great Wall International Credit Card, USD Card, BOC Purchasing Card, Private Label Card and the participants of the Automated Cash Rebate Redemption (“Eligible Credit Card”), Smart Account and Payment Account (the “Eligible Banking Account”).
3. Unless otherwise specified, the Gift Points earned through the Eligible Credit Card and/or Eligible Banking Account (the “Gift Point of Eligible Account”) under the name of same main cardholder or banking account can be pooled together.
4. Cardholder is required to use BoC Pay to settle the payment at BoC Pay merchants with a rate of 200 Gift Points to offset HK\$1 of Eligible Transaction Amount (Standard Conversion Rate: with 250 Gift Points to offset HK\$1 of Eligible Transaction Amount), on Mondays during the Promotion Period. Customer is required to bind the BoC Pay with BOC Dual Currency Card or Eligible Banking Account to participate in the promotion. Usage of BoC Pay and “Offset Spending with Gift Points” are subject to its Terms and Conditions, please call Credit Card Customer Services Hotline at (852) -2853

8828 or Personal Customer Service Hotline at (852)- 3988 2388 or read relevant terms and conditions on BoC Pay if there are any enquiries.

5. “Eligible Transaction” refers to the transaction that is settled by BoC Pay QR payment in Hong Kong Dollar. The BOC Dual Currency Card or Eligible Banking Account selected by the Customer will be treated as master account; Gift Points will be deducted from the master account first. Where the Gift Points in the master account is insufficient, the system will automatically deduct the remaining Gift Points from the customer’ s Eligible Credit Card and/or Eligible Banking Account which has/have the Gift Points to be expired first. Gift Point(s) of a cancelled/expired Eligible Credit Card and/or a cancelled Eligible Banking Account will be cleared automatically and will not be accepted for the usage of “Offset Spending with Gift Points” .
6. Cardholder has to meet the minimum amount requirement (HK\$1) per redemption. The cardholder 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 master account that has been chosen by the customer within 3 working days after the transaction. To BOC Dual Currency Card, records of eligible transaction and that of the “Offset Spending with Gift Points” may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card. The Year of Cardholding Offer is not applicable to the promotion.
7. Bank of China (Hong Kong) Limited (the “BOCHK”) and BOC Credit Card (International) Ltd ("The Company") reserve the right to change or amend the point exchange rate and/or the minimum points required each time.
8. 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 master account. To BOC Dual Currency Card, returned credit amount can be used to settle the outstanding retail spending by the credit card. To Eligible Banking Account, returned credit amount can be used to settle the outstanding retail spending and bill payment. The returned credit amount cannot be transferred, returned or exchanged for cash. The status of relevant account must be normal, valid and /or in good standing at the time of redemption. BOCHK and/or the Company reserve the right to cease the “Offset Spending with Gift Points” for the relevant account, which is blocked or terminated (whether or not resulted

from a discretion exercised by BOCHK or the Company). The redemption amount will be cancelled, BOCHK or the Company shall not be liable to any customers for any losses caused.

9. BOCHK and the Company reserve the right to change, suspend or terminate the Promotion or to amend the terms and conditions of the Promotion at its sole discretion. All matters and disputes are subject to the final decision of BOCHK and the Company.
10. No person other than the customers, BOCHK 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.
11. 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 and Conditions of HK\$20 Referral Rewards (the “Referral Rewards”):

1. The promotion period is valid from October 28 to December 31, 2019 inclusive of both dates (the “Promotional Period”).
2. Referrer must be holding a valid and registered BoC Pay account at the time of making the referral and rewards fulfillment (the “Eligible Referrer”).
3. To be eligible for the Referral Rewards, the Eligible Referrer must share his/her BoC Pay’ s Invitation Code with a customer (the “Referee”), and the Referee input the Eligible Referrer’ s Invitation Code in his/her BoC Pay account successfully during the Promotion Period. The Referee must be a new customer to download BoC Pay and bind it with BOC Dual Currency Credit Cards bearing the BOC logo issued in Hong Kong (the “Eligible Credit Cards”) and/or Smart Account and/or register the Payment Account, subject to the fulfillment of the Welcome Rewards Promotion requirements stated above, the Eligible Referrer can enjoy the HK\$20 rewards. The successful binding time of Referee must be after the successful binding time of the Eligible Referrer, otherwise the Eligible Referrer cannot enjoy the Referral Rewards. Each Eligible Referrer can enjoy a maximum of 500 Referral Rewards, while stocks last. The transaction record is based on the record of the Card Company’ s system.
4. The Referral Rewards will be credited to the Eligible Referrer 's relevant account according to the following arrangement upon verification of the respective binding/registration record by the BOCHK and/or the Card Company:

- I. If Eligible Referrer is binding the BoC Pay with an Eligible Credit Card and the Smart Account or Payment Account, the Referral Rewards will be credited to his/her Default Payment Method of BoC Pay.
 - II. If the Default Payment Method of BoC Pay is set to be an Eligible Credit Card at the time of crediting the Referral Rewards, the Referral Rewards will be in form of credit card cash rebate, and will be credited to the respective main card account within 9 working days upon the successful binding made by Referee, and will be posted in the respective monthly statement.
 - III. If the Default Payment Method of BoC Pay is set to be a Smart Account /Payment Account at the time of crediting the Referral Rewards, the Referral Rewards will be in form of cash, and will be credited to respective account within 9 working days upon the successful binding made by Referee. If the rewards could not be credited to the respective account due to account condition, the rewards will be credited to the master account of the Smart Account (HKD current account or HKD saving account) without any prior notice.
5. Referee can only be referred once.
 6. 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 Referral Rewards Promotion Period and at the time when Rewards is awarded will be eligible for the Rewards. In the event of termination of an eligible credit card master account, violation of Card User Agreement, overdue payment or bad record, or forfeiture of the Rewards during the Referral 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.
 7. Self-referral is not accepted.
 8. The Referrer's entitlement to the program offer will be subject to the confirmation of the BOCHK and the Card Company.