


**“Exclusive Privileges at PARKnSHOP” Terms and Conditions:**

1. Unless otherwise specified, the Program commences from 2 July to 31 August 2019 (the “Promotion Period”, both dates inclusive and based on the transaction date).
2. The Program applies to:
  - i) BOC Credit Card issued in Hong Kong bearing the  logo (including all Co-branded Credit Cards but not apply to BOC Credit Card issued in the mainland and Macau, Great Wall International Card, USD Credit Card, Purchasing Card, Private Label Card and Intown Card)(the “Eligible Credit Card”), and/or
  - ii) Mobile payment which refers to the contactless payment made with Eligible Credit Card that provisioned on designated mobile phone or device (includes Apple Pay, Google Pay and Samsung Pay). Apple Pay only applies to the Eligible Credit Card (not applicable to BOC Commercial Card); Google Pay and Samsung Pay apply only to the Eligible Credit Card (not applicable to BOC Commercial Card and BOC Dual Currency Credit Card) (the “Mobile Payment” ), and/or
  - iii) BoC Pay mobile app which refers to the QR Code payment made with BoC Pay mobile app. Customers must successfully bind the BoC Pay mobile app with Eligible BOC Dual Currency Credit Card and/or Smart Account and/or Payment Account (the “BoC Pay”)
3. Unless otherwise specified, Cardholders/ Customers settle payment with Eligible Credit Card or Mobile Payment or BoC Pay (collectively as “Eligible Customer”) can enjoy the following offers (the “Offers”) at any outlets of PARKnSHOP, FUSION, TASTE, INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL and SU-PA-DE-PA (only applicable to Supermarket section) in Hong Kong (collectively known as the “Merchant”) during the Promotion Period stated below:
  - i) Offer1:

Every Friday, Saturday and Sunday during the period from 2 July to 31 August 2019, Eligible Customer using Eligible Credit Card or Mobile Payment can enjoy a HK\$50 PARKnSHOP cash voucher and an extra HK\$20 PARKnSHOP cash voucher (i.e. HK\$70 PARKnSHOP cash voucher in total) when settle payment using BoC Pay upon any eligible single net spending (as defined in clause 4) of HK\$500 or above.
  - ii) Offer 2:

Every Monday to Thursday during the period from 2 July to 31 July 2019, Eligible Customer using BoC Pay can enjoy a HK\$10 PARKnSHOP cash


voucher upon any eligible single net spending (as defined in clause 4) of HK\$100 or above.

4. Eligible Spending is the final amount payable after deducting the value of any gift vouchers or other discounts used when making the retail purchase in Hong Kong Dollars with original merchant sales receipts and credit card sales slips.
5. The Offers are applicable to single net transaction on a single sales slip; split sales transactions are not eligible for this program. The Program is not applicable to the purchase of gift coupon, stage 1 infant milk formula, tobacco, phone card/ prepaid phone card/ gift card, consignment counter transaction, bill payment, Octopus/ Alipay value-added service, any redemption promotion and Reward & More stamp redemption, bulk/ case purchase with single transaction over \$50,000 or 50 cases, plastic shopping bag charging, delivery service charge and 3 Shop products & services, purchase at PARKnSHOP.com or PARKnSHOP App, phone/ fax order, transaction made at any outlets outside Hong Kong (including the mainland and Macau), transactions made via e-wallets, all other transactions without sale slips and any unauthorized transactions are not eligible for the Program.
6. Each Eligible Customer can only enjoy to any one of the Offers in a single transaction once per day. PARKnSHOP cash voucher (the “Vouchers”) shall be distributed by the Merchant at the time of payment. HK\$10 vouchers are valid until 31<sup>st</sup> August 2019, HK\$20 & HK\$50 vouchers are valid until 29<sup>th</sup> September 2019 and can only be used in the next purchase. Eligible Customers must settle payment with an Eligible Credit Card /BoC Pay when they use the Voucher upon spending a designated amount in their next purchase (the single net transaction amount must be HK\$50 or above for using a HK\$50 Voucher; the single net transaction amount must be HK\$20 or above for using a HK\$20 Voucher and the single net transaction amount must be HK\$10 or above for using a HK\$10 Voucher). Only one Voucher is accepted per transaction. The Voucher is not applicable to transactions made at self-checkout machine. Use of the Vouchers is subject to the terms and conditions stipulated by the Merchants. Please refer to the back of the Vouchers for details.
7. The Offers cannot be exchanged for cash, other products, services or discounts and are not transferable.
8. Any cancelled/ refunded/ falsified/ unposted transactions are not counted as eligible transaction. In the event of cancellation of the transactions that are used for the offer eligibility, Bank of China (Hong Kong) Limited (the “BOCHK”) and/or BOC Credit Card (International) Ltd (the “Company”) reserves the right to debit the relevant Credit Card / Smart Account / Payment account with the

amount equivalent to the value of the instant discount without prior notice to the cardholder.

9. Free delivery service is only applicable to final payment of net amount of HK\$500 or above after deducting the offer or other discounts.
10. Apple Pay, iPhone and Touch ID are trademarks of Apple Inc., registered in US and other countries. For compatible devices and more details about Apple Pay, please refer to [www.apple.com/hk/apple-pay](http://www.apple.com/hk/apple-pay). Google Pay works with NFC capable Android™ devices running Android Lollipop 5.0 or higher. Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Samsung Pay only supports NFC payment. For compatible devices and more details about Samsung Pay, Please refer to [www.samsung.com/hk/samsungpay/#samsung-pay](http://www.samsung.com/hk/samsungpay/#samsung-pay).
11. No person other than the Cardholder/ Customer and BOCHK and/or 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.
12. BOCHK and/or the Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
13. BOCHK and/or the Company and the Merchant reserve the right to change, suspend or terminate the Offer or its terms and conditions at its sole discretion without prior notice.
14. BOCHK and/or the Company and the Merchant reserve the right of final decision of all the matters and disputes.
15. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

**BOC Credit Card “Offset Spending with Gift Points” Terms and Conditions:**

1. “Offset Spending with Gift Points” (the "Service") 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").
2. This Service is applicable to the cardholder who uses the Eligible Credit Card in the mobile application - BoC Pay (the “BoC Pay”). Cardholder is required to bind

the BoC Pay with BOC Dual Currency Card before using this Service. Usage of BoC Pay is subject to its Terms and Conditions, please call our Customer Services Hotline at (852) -2853 8828 if there are any enquiries.

3. “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. Every 250 Gift Points can be used to offset HK\$1 of the eligible transaction amount. 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 25,000 Gift Points, the residual amount must be settled via BoC Pay) or available Gift Points (whichever is lower). The amount offset by this Service will be posted into the cardholder’s credit card account within 3 working days after completion. Records of eligible transaction and that of the Service may differ, and may be shown on different monthly statements, due to different cut-off dates of the credit card. Unless otherwise specified, Terms and Conditions of the BOC Credit Card Gift Point Redemption Program apply. For details, please visit [https://www.bochk.com/creditcard/eng/promotion/boci\\_prom\\_point\\_fun\\_info\\_4.htm](https://www.bochk.com/creditcard/eng/promotion/boci_prom_point_fun_info_4.htm). All the offers are subject to these terms and conditions. The User Agreement made between the Company and Credit Cardholder is applicable. The Year(s) of Cardholding Discount is not applicable to the Service.
4. BOC Credit Card (International) Ltd ("The Company") reserves the right to set or amend the Gift Points redemption ratio and/or the minimum redeemable amount/gift point per redemption requirement for the Service at any time.
5. This Service can be used together with the “Discount/Instant Discount” offer. The following situations are only applicable to “Scan to Pay” transaction: if the cardholder confirms to offset the spending with Gift Points, the relevant transaction will handle the “Discount/Instant Discount” offer first, the Payment Amount equals the Amount after the deduction of “Discount/Instant Discount” Amount from the Original Price. If the cardholder has sufficient Credit Card Gift Points in total (for Offset the Spending) to offset the Payment Amount, Gift Points will be deducted from the credit card account and the Offset Amount will be posted to cardholder’s credit card account after the transaction (please refer to Examples A and B below for details). If the cardholder does not have sufficient

Credit Card Gift Points in total (for Offset the Spending) to offset the Payment Amount, all the Gift Points held will be deducted from the credit card account and the Offset Amount will be posted to cardholder’s credit card account after the transaction (please refer to the Example C below for details). Payment Amount must be settled by the selected Eligible Credit Card.

| Example | Original Price | “Discount/Instant Discount” Amount | Payment Amount | Total Credit Card Gift Points (for Offset the Spending) | Points to be Deducted | Offset Amount | Points Balance |
|---------|----------------|------------------------------------|----------------|---|-----------------------|---------------|----------------|
| A       | \$99           | \$20                               | \$79           | 24,750 (\$99)   | 19,750                | \$79          | 5,000          |
| B       | \$99           | \$20                               | \$79           | 22,250 (\$89)   | 19,750                | \$79          | 2,500          |
| C       | \$99           | \$20                               | \$79           | 17,250 (\$69)   | 17,250                | \$69          | 0              |

6. This Service cannot be cancelled. If cardholder returns or cancels the Eligible Transaction, Gift Points used for offset will not be returned. The offset amount will be credited to the cardholder’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 Service.
7. The Company reserves the right to change, suspend or terminate the Service 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.