BoC Pay Year Round Offers General Terms and Conditions:

- 1. Unless otherwise specified, all offers are valid until 31 December 2020 (both dates inclusive, based on transaction date).
- 2. To enjoy the offers, customers must settle payments via BoC Pay binding with the BOC Dual Currency Credit Card bearing the logo issued by Bank of China (Hong Kong) Limited ("BOCHK") and/or Smart Account and/or Payment Account.
- 3. All offers are subject to change without prior notice. BOC Credit Card (International) Ltd (the "Company") and/or BOCHK accept no responsibility for any such change and will not notify customers separately of any such change.
- 4. Upon closure of a merchant, the relevant offer(s) shall cease immediately.
- 5. The Company, the Merchant and/or BOCHK each reserves its right to suspend, change, or terminate the offers or amend the offer terms and conditions at its sole discretion without prior notice.
- 6. No person other than the cardholders, and the Company and BOCHK will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- 7. In case of dispute, the Company, the Merchant and/or BOCHK reserve the right for the final decision on all matters.
- 8. Customers are responsible for the data charges of using BoC Pay APP.
- 9. The above products, services and offers are subject to relevant terms and conditions, please refer to relevant promotion items or enquire with the Company and/or BOCHK.
- 10. Recommended Operating System of BoC Pay APP: iOS(10.0 or above) and Andriod(6.0 or above).
- 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.