

## TERMS & CONDITIONS OF PROMOTIONAL OFFERS

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

1. Promotion period is valid from now until 31 December 2024 (both dates inclusive and based on transaction date) ("Promotion Period").
2. The Promotion is only applicable to "BOC SaSa Dual Currency Credit Card" (the "Eligible Card") issued by BOC Credit Card (International) Limited ("the Company") in Hong Kong. "BOC SaSa Dual Currency Credit Card" Cardholder ("Eligible Cardholder") must settle full payment by the "Eligible Card" to be eligible for the offers.
3. Offers are not transferable, cannot be exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, or cash coupons.
4. The Company and/or Bank of China (Hong Kong) Limited ("BOCHK") do not warrant the quality of the products and services (including but not limited to the product quality and its quantity) provided by SaSa ("the Merchant"). The Merchant shall be solely responsible for all the effects and consequences of the products and services offered.
5. Please download the BoC Pay mobile app from official application stores or the BOCHK website, and ensure the search wording is correct (i.e. "BoC Pay"). iPhone users may download BoC Pay via the App Store; Android users may download BoC Pay via Google Play, Huawei App Gallery or the BOCHK website. By using the BoC Pay mobile app, the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay mobile app and which may be updated by BOCHK from time to time. Recommended Operating Systems are iOS (14.0 or above) and Android (8.1 or above). Customers are responsible for the data charges of downloading and/or using BoC Pay imposed by their service providers. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Huawei App Gallery is provided by Huawei Services (Hong Kong) Co., Limited.
6. BOCHK and/or the Company have not reviewed or verified the information in the third parties' Mobile Applications/website or any materials, products or services posted or offered therein or thereat and shall not be under any circumstances liable for any loss (whether in privacy claims or negligence or otherwise) whatsoever or howsoever that customers may sustain arising from the use of any information, materials, products or services or privacy practices posted or offered by the third parties' Mobile Applications/website. BOCHK and/or the Company do not or do not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' Mobile Applications/website. Nor shall BOCHK and/or the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' Mobile Applications/website. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' Mobile Applications/website.
7. Customers are responsible for the data charges of downloading and/ or using the BOCHK mobile application.

8. Please download the BoC Pay mobile application from official application stores or the BOCHK website, and ensure the search wording is correct.
9. By using the BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as may be amended by BOCHK from time to time.
10. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. No person other than the Eligible Cardholder, the Company and/or BOCHK will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
12. BOCHK and/or the Company and the Merchant reserve its right to change, suspend or terminate the relevant offers or amend the offer terms and conditions at its sole discretion and reserve the right for final decision in case of all matters and disputes.
13. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

#### **5% Sa Sa Spending Discount:**

1. Successful “BOC SaSa Dual Currency Credit Card” applicant is eligible for Sa Sa VIP Perpetual Membership and enjoy 5% Sa Sa spending discount during the period holding a valid “BOC SaSa Dual Currency Credit Card”.
2. To be eligible for the “5% Sa Sa Spending Discount”, Eligible Cardholder must settle full payment by “BOC SaSa Dual Currency Credit Card”.
3. “5% Sa Sa Spending Discount” is applicable to all Sa Sa retail stores and SaSa.com.hk.
4. “5% Sa Sa Spending Discount” cannot be used in conjunction with other privileges, selected items, deal of the day items and other promotional offers. Designated regular-priced products are excluded, please check with Sa Sa shops or refer to SaSa.com.hk for details.
5. Shipping fees and payment handling fees are not entitled to 5% Sa Sa spending discount, a maximum of 6 pieces can be purchased for the same item with spending discount per day.
6. “5% Sa Sa Spending Discount” is offered by the Merchant, BOCHK and / or the Company shall not be responsible for the quality of offers and services provided by the Merchant.

#### **Sa Sa Mobile Payment Spending 5% Cash Rebate Reward:**

1. Eligible Cardholder who makes retail purchases in Sa Sa Hong Kong retail stores or SaSa.com.hk with “BOC SaSa Dual Currency Credit Card” (“Eligible Transaction”) using BoC Pay, UnionPay App, Apple Pay and/or Huawei Pay (if applicable) during the Promotion Period is entitled to 5% Cash Rebate (“Cash Rebate”).
2. Eligible Transaction does not include transactions made with AlipayHK and WeChat Pay HK, amount redeemed under “Instant Reward” transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill

payment instalments and monthly payments of merchant interest-free instalments), any other transactions without sales slips, any unauthorized transactions and any other categories as may be defined by the Company at its sole discretion from time to time.

3. Transaction will be counted based on transaction date and must be successfully posted to the account within 7 days from the transaction date. HKD & RMB spending will be combined for accumulated transactions amount calculation made by "BOC SaSa Dual Currency Credit Card"; Every RMB¥1 spending will be calculated as HK\$1. (Promotion calculation example: RMB¥1,000 Eligible Transaction will be equivalent to HK\$1,000 Eligible Transaction).
4. Cash rebate is based on the net spending amount, which means the final amount charged to the Credit Card, and the use of any discount offers and cash vouchers will not be taken into account.
5. Cash Rebate is counted on calendar month basis, starting from the first day of the month until the last day of the month. Cash rebate awarded will be rounded to the nearest dollar where appropriate and credited to the Main Card HKD account of the Eligible Card within 2 months following the transaction month.
6. Eligible Transactions of Main cardholder and Additional cardholder are combined to calculate as the same card account. And Eligible Transactions of Additional Card will be combined with those from the Main Card for calculation of total Cash Rebate awarded. Each card account is entitled to a maximum of HK\$100 Cash Rebate each month.
7. All fraudulent, unauthorized, unposted, cancelled or refunded transactions will be excluded from this promotion.
8. The Company may from time to time at its sole discretion define the meaning of "Eligible Transaction", with reference to UnionPay International Limited for properly defining the above-mentioned designated category. The Company reserves the right to amend the listed spending categories from time to time without prior notice. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.
9. Only Eligible cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the cash rebate being awarded will be eligible for the Offer. In the event of violation of the "Credit Card Agreement" and "Credit Card User Agreement", termination of a card account or the card account being in default or existence of adverse records, the reward entitlement will be forfeited automatically forthwith.
10. The Company will verify the transaction record to confirm the cash rebate entitlement of each cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
11. Cash rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
12. Cash rebate is meant exclusively for retail purchase and cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the cash rebate is credited.

13. If the Eligible Transaction is cancelled subsequent to the Offer of the cash rebate, cardholders have to return to the Company the cash rebate being awarded. The Company reserves the right to debit the HKD card account with the cash rebate awarded without prior notice.
14. If an Eligible Cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any so awarded cash rebate from the related card account. The Company also reserves its right to cancel the respective credit card account and/or take such legal action as may be necessary.
15. Eligible Cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a cardholder to produce the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after The Promotion. All sales slips and/or such further documentation submitted to the Company will not be returned.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

BoC Pay SVF License Number: SVFB072