


General Terms and Conditions:

1. Customer must keep a good record in his/her account within the promotion period and at the time of rewards fulfillment in order to enjoy the rewards. BOC Credit Card (International) Limited (the "Card Company") reserves the right to terminate the offers to the customer based on the customer's account status without any liability.
2. The offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
3. The offers are available on a first-come-first-served basis while stocks last, and subject to the record of Bank of China (Hong Kong) Limited (the "BOCHK") and/or the Card Company.
4. BoC Pay is developed by BOCHK; the Card Company is the organizer of this promotion. BOCHK and the Card Company reserve the right to change, suspend or terminate the offers or to amend the terms and conditions at its sole discretion without prior notice.
5. Customers are responsible for the data charges of using BOCHK Mobile Application or Mobile Banking imposed by their service providers.
6. In the event of any dispute, the decision of BOCHK and the Card Company shall be final and conclusive.
7. No person other than the cardholders, BOCHK 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.
8. The above offer is 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.
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. By using BOCHK Mobile/Internet banking and/or BOCHK Mobile App, the viewer agrees to be bound by the content of this disclaimer as it may be amended by the Company from time to time.
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 20 February to 30 June 2022, inclusive of both dates (the "Promotional Period").
2. Referrer must hold 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 a BOC Dual Currency Credit Card bearing the  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. If all conditions are met, the Eligible Referrer can enjoy the HK\$20 reward. The successful binding time of the 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 arrangements upon verification of the respective binding/registration record by the BOCHK and/or the Card Company:
 - I. If the Eligible Referrer has bound BoC Pay with an Eligible Credit Card and a 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 the 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 the form of cash, and will be credited to respective account within 9 working days upon the successful binding made by Referee.
5. A Referee can only be referred once.
6. Only customers whose Eligible Credit Card accounts and/or Smart Account and/or Payment Account are bound with BoC Pay, valid and in good standing, throughout the Referral Rewards Promotion Period and at the time when the Reward is awarded, will be eligible for the Rewards. In the event of termination of an Eligible Credit Card's master account, violation of Credit Card User Agreement/Credit Card Agreement ("User Agreement"), overdue payment or bad record, or forfeiture of the Rewards during the Referral Rewards Promotion Period or at the time the Reward is being awarded, the Reward 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 BOCHK and the Card Company.