

Terms and Conditions of BoC Pay Welcome Reward – Limited time offer:

1. BoC Pay Welcome Reward runs from 9 May to 30 June 2022, both dates inclusive (the “Promotion Period”).
2. The Program is applicable to the BoC Pay Mobile Application (the “BoC Pay”) only.
3. During the Promotion Period, a customer who successfully downloads BoC Pay and binds it with his/her BOC UnionPay Dual Currency Credit Card issued in Hong Kong bearing the BOC logo and/or Smart Account and/or register the Payment Account for the first time (the “Eligible Customer”) is eligible to receive Merchant e-Coupons with a total value of HK\$68. The Merchant e-Coupons will be stored at “Coupons” > “My Coupons” in the BoC Pay account of the Eligible Customers.
4. The Merchant e-Coupons are applicable to the physical outlets of Designated Merchants in Hong Kong only, including PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, and PARKnSHOP Frozen Food (collectively the “Designated Merchants”).
5. During the Promotion Period, each Eligible Customer (based on Identification Document Number) can receive maximum total value of HK\$68 in Merchant e-Coupons, including two “HK\$20 PARKnSHOP Merchant e-Coupon”, and one “HK\$28 PARKnSHOP Merchant e-Coupon” (the “Merchant e-Coupons”).
6. An Eligible Customer who spends a designated single net amount at the Designated Merchants by scanning the QR code on the Merchant e-Coupons can enjoy the below Offers:
 - i. “HK\$20 PARKnSHOP Merchant e-Coupon”: The Eligible Customer can get a HK\$20 discount upon single net spending of HK\$21 or above at Designated Merchants.
 - ii. “HK\$28 PARKnSHOP Merchant e-Coupon”: The Eligible Customer can get a HK\$28 discount upon single net spending of HK\$29 or above at any one of the Designated Merchants.
7. Each Eligible Customer can use each Merchant e-Coupon once only at the Designated Merchants during the Promotion Period. The Eligible Customer must use the Merchant e-Coupon on or before the Merchant e-Coupon expiry date which is shown on each Merchant e-Coupon. Only one Merchant e-Coupon can be applied in each transaction.
8. The Offers are based on net single spending and not eligible for any split transactions. The discount amount will be deducted at the time of making the transaction, and cannot be accumulated, reissued or reserved for future use.
9. The Eligible Customer must state the intention to pay with BoC Pay and click to use the Merchant e-Coupons before payment.
10. Each Merchant e-Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Merchant e-Coupons are not transferable.
11. Merchant e-Coupons will be invalid immediately after used. In case of refund and/or

return, only the amount paid by the customer will be returned, excluding the amount of Merchant e-Coupons.

12. Merchant e-Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of Merchant e-Coupons are subject to terms and conditions stipulated by the Designated Merchants and UnionPay International. Please enquire with UnionPay International Customer Service Hotline at 800-967-222 for details.
13. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company") and/or the Designated Merchants reserve the right to change, suspend or terminate the program and/or the terms and conditions at their sole discretion.
14. Customer is responsible for the data charges of using and/or downloading the BoC Pay imposed by their service providers.
15. Please download BoC Pay from the official app stores or BOCHK official website, and be sure to use "BoC Pay" as the keyword to search. iPhone users may download the BoC Pay via the App Store; Android users may download BoC Pay via Google Play, HUAWEI AppGallery or BOCHK website.
16. By using the BoC Pay, customer agrees to the disclaimer and policy of BOCHK on the BOCHK Mobile Application from time to time.
17. Recommended OS version: iOS (14.0 or above) and Android (8.1 or above). iOS is the trademark of Apple Inc., registered in the U.S. and other countries. Android is the trademark of Google LLC.
18. The products, services and offers are subject to the respective terms and conditions, please refer to the relevant promotional materials or enquire with the Designated Merchants or staff or BOCHK and/or the Card Company for details.
19. No person other than the customer and BOCHK and/or the Company and/or UnionPay International will have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
20. BOCHK and/or the Card Company and/or UnionPay International are not the providers of the Designated Merchants. Relevant goods, products and services are provided by the Designated Merchants. For any enquires or disputes relating to the Designated Merchants, it should be directed to the Designated Merchants. BOCHK and/or the Card Company and/or UnionPay International accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Designated Merchants. The Designated Merchants are solely responsible for all obligations and liabilities relating to the related goods, products and services.
21. In case of any dispute, the decision of BOCHK and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
22. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.