

### **BoC Pay+ Welcome Reward Terms & Conditions:**

1. BoC Pay+ Welcome Reward (the “Promotion 1” ) runs from 1 April to 30 June 2026, both dates inclusive (the “Promotion Period” ).
2. The Promotion 1 is only applicable to customers who have never received any BoC Pay+ or BoC Pay Welcome Reward before (the “Eligible Welcome Reward Customer” ).
3. During the Promotion Period, each Eligible Welcome Reward Customer who successfully downloads the BoC Pay+ Mobile Application and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time will be eligible to receive 5 pieces of HK\$10 Coupon Rewards ( “Welcome Reward” ).
4. Each Eligible Welcome Reward Customer can participate the Promotion 1 only once. The Welcome Reward can only be enjoyed once.
5. The Welcome Reward will be automatically distributed to “Coupons” > “Collected Coupons” in the BoC Pay+ account of the Eligible Welcome Reward Customer.
6. The Welcome Reward is worth HK\$50 in total, including 5 pieces of HK\$10 coupons and is applicable to the following designated merchants physical stores: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U. , Runderful and designated brand stores that operated by Sportshouse Limited including Adidas · Asics、 Hoka · New Balance、 New Era、 Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the “Designated Merchants” ).
7. An Eligible Welcome Reward Customer can enjoy an HK\$10 discount upon single net spending of HK\$20 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
8. The Coupons are valid for 60 days from the date of distribution. Eligible Welcome Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

### **BoC Pay+ Upgrade Reward Terms & Conditions:**

1. BoC Pay+ Upgrade Reward( the “Promotion 2” ) promotion period runs from 1 April to 30 June 2026, both dates inclusive (the “Promotion Period” ).
2. The Promotion 2 is only applicable to customers who upgrade from BoC Pay to BoC Pay+ account during the Promotion Period is an Eligible Customers (the “Eligible Upgrade Reward Customer” ).

3. During the Promotion Period, each Eligible Upgrade Reward Customer who successfully upgrades to BoC Pay+ can receive 2 pieces of HK\$25 Coupon Rewards ( “Upgrade Reward” ).
4. Each Eligible Upgrade Reward Customer can participate the Promotion 2 only once. The Upgrade Reward can only be enjoyed once.
5. The Upgrade Reward will be credited to the BoC Pay+ account > “Coupons” > “Collected Coupons” of the Eligible Upgrade Reward Customer within two calendar months (excluding the month of upgrading).
6. The Upgrade Reward is worth HK\$50 in total, including 2 pieces of HK\$25 coupons and is applicable to the following designated merchants physical stores: PARKnSHOP, FUSION, TASTE, TASTE X FRESH (applicable to TASTE checkout counter only), INTERNATIONAL, food le parc, GOURMET, GREAT FOOD HALL, EXPRESS, PARKnSHOP Frozen Food, Watsons, Pacific Coffee, Lung Fung Group, SASA, JHC, Sportshouse, C.P.U. , Runderful and designated brand stores that operated by Sportshouse Limited including Adidas 、Asics、 Hoka 、New Balance、 New Era、 Nike (For store details, please visit the official website of Sportshouse <https://www.sportshouse.com>) (collectively the “Designated Merchants” ).
7. An Eligible Upgrade Reward Customer can enjoy an HK\$25 discount upon single net spending of HK\$125 at the physical outlets of the designated merchants in Hong Kong by scanning the QR code on the Coupon.
8. The Coupons are valid for 60 days from the date of distribution. Eligible Upgrade Reward Customer must use the Coupons within the validity period shown on the Coupons. Only one Coupon can be used per transaction.

**General Terms and Conditions:**

1. 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.
2. Customer must state the intention to pay with BoC Pay+ and click to use the Coupons before payment.
3. Each Coupon cannot be used for split purchase or exchanged for cash, gifts, services, or discounts. Coupons are not transferable.
4. 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 Coupons.
5. Coupons are provided by UnionPay International Co., Ltd. ("UnionPay International"). Use of 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.

6. The Bank of China (Hong Kong) Limited (the “Bank” ) and/or BOC Credit Card (International) Ltd (the “Card Company” ) and/or the Designated Merchants reserve the right to change, suspend or terminate the Promotion 1 and Promotion 2 and/or the terms and conditions at their sole discretion.
7. Customer is responsible for the data charges of using and/or downloading the BoC Pay+ imposed by their service providers.
8. Please download BoC Pay+ from the official app stores or the Bank 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.
9. By using the BoC Pay+, customer agrees to the disclaimer and policy of the Bank on the BoC Pay+ Mobile Application from time to time.
10. BoC Pay+ 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.
11. 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 the Bank and/or the Card Company for details.
12. No person other than the customer and the Bank 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.
13. These Terms and Conditions are governed by the laws of the Hong Kong Special Administrative Region ( “Hong Kong” ). The parties submit to the non-exclusive jurisdiction of the Hong Kong courts.
14. The Bank 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. The Bank 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.
15. In case of any dispute, the decision of the Bank and/or the Card Company and/or UnionPay International and/or the Designated Merchants shall be final.
16. Should there be any discrepancy or inconsistency between the English and the Chinese versions of these terms and conditions, the Chinese version shall prevail.

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

SVF License Number: SVFB072