

BoC Pay+ New Customers 100XPoints Rebate promotion Terms and Conditions:

1. BoC Pay+ mobile application ("BoC Pay+") New Customers 100XPoints Rebate promotion ("the Promotion") period is from 5 May to 30 June 2026 (both dates inclusive) (the "Promotion Period").
2. The Promotion is applicable to customers who are holding BOC credit card and successfully download the BoC Pay+ and hold it with his/her Pay+ Wallet or Pay+ Wallet Lite for the first time or upgrade from BoC Pay to BoC Pay+ account ("Eligible Customers").
3. During the Promotion Period, an Eligible Customer who completes the first payment with BOC credit card as payment method through BoC Pay+ at local merchants, including physical retail merchant stores or online merchants ("Eligible Transaction") can enjoy an extra 100XPoints reward, maximum of 10,000 Points ("Points Reward").
4. The Points Reward is calculated based on the spending amount of Eligible Transaction. The total awarded Points Reward shall be rounded up to the nearest dollar.
5. Eligible Transactions are applicable to QR Code payments made with the BoC Pay+ via UnionPay network, excluding merchant transactions made via FPS.
6. Each Eligible Customer can only enjoy Points Reward once during the entire promotion period
7. The Points Reward is available in a quota cap of 11,000 on a first come first served basis while quota lasts. The quota will be allocated based on the transaction time order of Eligible Customers who have successfully completed Eligible Transactions.
8. The Points Reward will be credited the customers' Pay+ Wallet or Pay+ Wallet Lite on or before 30 September 2026.
9. Eligible Customers whose Pay+ Wallet or Pay+ Wallet Lite are valid, in good standing are eligible for the Points Reward. In the event of termination of Pay+ Wallet or Pay+ Wallet Lite, bad record, forfeiture during the Promotion Period or at the time of crediting the Points Reward, the Points Reward will not be credited and will be cancelled automatically forthwith.
10. Any cancelled / refunded / falsified / unposted / split transactions / unauthorized transactions are not counted as Eligible Transactions. The Points Reward will be cancelled or refunded in all ineligible transactions. Bank of China (Hong Kong) Limited (the "BOCHK") and/or BOC Credit Card (International) Ltd (the "Card Company") reserve the right to debit the relevant Credit Card / bank account with the amount equivalent to the value of the Offer without prior notice to the customer.
11. Customers are responsible for the data charges of using and / or downloading BoC Pay+ imposed by their service providers.
12. Please download the BoC Pay+ from official application stores or the BOCHK website, and ensure the search wording ("BoC Pay+"). 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.
13. By using the BoC Pay+ , the customer agrees to be bound by the contents of the relevant disclaimer and privacy policy posted on the BoC Pay+ and which may be updated by BoC Pay+ from time to time. For

more details, please refer to Menu>Settings>About> Related Terms & Conditions>Terms and Conditions of BoC Pay+.

14. Recommended Operating Systems for BoC Pay+: iOS (14.0 or above) and Android (8.1 or above).
15. iPhone and iOS 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 Android is trademark of Google LLC. Huawei AppGallery is provided by Huawei Services (Hong Kong) Co., Limited.
16. The above products, services and Offers are subject to the respective terms and conditions, please refer to in-store promotional materials or enquire with the staff of BOCHK and / or the Card Company for details.
17. No person other than the BOCHK and / or the Card Company 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.
18. BOCHK and / or the Card Company are not the suppliers of the Merchant. Relevant products and / or services are provided by the Merchant. Any enquiries or disputes relating to the goods and the services should be directed to the Merchant. BOCHK and / or the Card Company accept no liability for the quality of or any other matters relating to the goods, products and services provided by the Merchant. The Merchant is solely responsible for all obligations and liabilities relating to the goods, products and service.
19. BOCHK and / or the Card Company reserve the right to change, suspend or terminate the terms and conditions at its sole discretion.
20. In case of any disputes, the decision of BOCHK and / or the Card Company shall be final and binding on all parties concerned.
21. 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!

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