

TERMS AND CONDITIONS OF PROMOTIONAL OFFERS

YEAR-ROUND DISCOUNT OFFER FOR BOC GOOD DAY PLATINUM CARD

U select (THE SUBSIDIARY OF CRVANGUARD) YEAR-ROUND DISCOUNT OFFER:

1. This offer is not applicable to Octopus Reload, Environmental Levy on Plastic Shopping Bags, recycle bags, purchase of Gift Voucher, cigarettes, milk powder (any model, include baby milk powder and adult milk powder), baby diapers, spirits, abalone, in-store designated counter products, value added cards for mobile phones, newspapers/magazines, iTunes/ Google Gift Card, redemption products, wholesale or credit sales products, mooncakes, designated Chinese New Year Gifting, designated healthcare products; the list of ineligible products are subject to change from time to time without prior notice. In order to enjoy the discount offer, customer is required to conduct a single transaction of HK\$100 or more and payment must be fully settled by a BOC GOOD DAY Platinum Card.
2. This offer cannot be used in conjunction with Vanguard Rewards Card/ Fun Fun Card/Vanguard FANS/ Gift Voucher/cash coupon and other offers.
3. This offer is only applicable to U select outlets in Hong Kong.

PACIFIC COFFEE YEAR-ROUND OFFERS:

1. Top-up of The Perfect Cup Card Offer:
 - This offer is only applicable to purchase of The Perfect Cup Card (with an initial cash value of HK\$200), or reload The Perfect Cup Card with value of HK\$200 or more at physical store and payment must be fully settled by a BOC GOOD DAY Platinum Card.
 - This offer cannot be used in conjunction with BOC Credit Card Instant Rewards and other offers.
 - The reload value must be in multiples of HK\$100.
2. Free Upgrade Offer on Handcrafted Beverage
 - Customer can entitle for free upgrade upon purchase any tall size or above handcrafted beverage. Purchase of two pieces entitles free upgrade on two cups of handcrafted beverages, and so on.

- Free upgrade is not applicable to bottled drinks, juices, hand drip coffee, liqueur coffee and pot of coffee. This offer cannot be used in conjunction with any other discount or promotional offers (except bring-your-own-mug offer).
 - This offer is not applicable to delivery services or purchases via website or mobile app.
3. The offer is valid at the coffeehouses of Pacific Coffee in Hong Kong.

VanGO CONVENIENCE STORE (THE SUBSIDIARY OF CRVANGUARD) 8X REWARD GIFT POINTS:

1. This offer is not applicable to the purchase of cigars, baby diapers, spirits, abalone, monthly knots and wholesale goods, cash coupons / vouchers, cigarettes, online game products, mobile prepaid sim / mobile sim cards / value-added coupons / Wi-Fi stored value cards, online game cards, Octopus products, gift cards, prepaid cards, vending machine / mechanical machine goods, redemption of goods, various tickets/tickets, stamps, plastic shopping bag charges, delivery services, other services (including but not limited to any value-added services, pre-payment, bill payment, remittance, donation, Octopus value added / last ten transactions photocopying, faxing, photocopying, battery charging services, battery rental services, courier /fulfilment services, pre-order services and photo processing services); the list of ineligible products are subject to change from time to time without prior notice.
2. This offer cannot be used in conjunction with Vanguard Rewards Card/ Fun Fun Card/Vanguard FANS/ Gift Voucher/cash coupon and other offers.
3. To be eligible for the offers, customer must settle full payment by a BOC GOOD DAY Platinum Card. The 8x Gift Points include the basic 1x Gift Point (HK\$1= 1 Gift Point) and the extra 7x Gift Points awarded under this program.
4. The extra 7x Gift Points will be credited to the Eligible Card account of the main cardholder in the billing cycle that follows the posting of the originating transactions.
5. All fraudulent transaction, unauthorized transaction, unsuccessful transaction, cancelled or refunded transactions will be excluded from this Promotion.
6. Only cardholders whose credit card accounts are valid and in good standing throughout the Promotion Period and at the time when the reward Gift Points are being awarded will be

eligible for the reward. In the event of termination of a credit card account, violation of the Card User Agreement or the card account being in default, the Gift Point entitlement will be forfeited automatically forthwith and will not be re-awarded afterwards regardless of the card status.

7. To confirm the reward Gift Points earned by each cardholder under this program the Company will authenticate the eligibility of each transaction by matching the cardholder records kept by the Company. If the information provided by cardholder differs from that of the Company records, the latter shall be final and conclusive.
8. Should the cardholder commit any abuse or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse out from the card account reward Gift Points so awarded or debit the account with a sum equivalent to the monetary value of the Gift Points awarded (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice. In the event of insufficient Gift Points for the purpose as aforesaid, the Company reserves its right to cancel the respective credit card account and/or take such legal actions as may be necessary.
9. If an Eligible Transaction is cancelled subsequent to the award of the Gift Points, cardholders have to return to the Company the Gift Points being awarded. The Company reserves the right to debit the credit card account with the Gift Points awarded or, in the event of insufficient Gift Points for the purpose as aforesaid, with a monetary amount equivalent to the value of the Gift Points awarded (according to the ratio of 25,000 Gift Points to HK\$100) without prior notice.
10. The Gift Points awarded cannot be redeemed for cash or resold and are non-returnable as well as non-transferrable.

OTHER TERMS AND CONDITIONS:

1. All of the above offers are valid from now until 31 December 2025 (both dates inclusive).
2. To be eligible for the offers, customer must present a BOC GOOD DAY Platinum Card before ordering and settle full payment by a physical BOC GOOD DAY Platinum Card.
3. Customer is required to successfully settle payment from 12:00am to 11:59pm on the designated GOOD DAY in order to enjoy the offer.

4. All offers are not transferable, and cannot be exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, or cash coupons.
5. All offers are applicable to designated merchant outlets in Hong Kong only.
6. No person other than the cardholder and the Company 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.
7. All products/food and services are directly sold and supplied to customer by the respective merchants, the Company accepts no liability for the quality of the products/food and services provided by the respective merchants.
8. The Company and the respective merchants each reserves its right to change, suspend or terminate the relevant offers or amend the offer terms and conditions at its sole discretion without prior notice. All matters and disputes will be subject to the final decision of the Company and the respective merchants.
9. If there is any discrepancy or inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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