

TERMS & CONDITIONS OF PROMOTIONAL OFFERS

Terms and Conditions of Up to 5X Gift Points Offer

General Terms and Conditions:

1. Promotion period is valid from now until 31 December 2025 (both dates inclusive and based on transaction date) ("Promotion Period").
2. Promotion is only applicable to BOC "HK GO" Credit Card issued by BOC Credit Card (International) Limited (the "Company") in Hong Kong (the "Eligible Credit Card"). To be eligible for the offers, BOC "HK GO" Credit Card Customer ("Eligible Customer") must settle full payment with Eligible Credit Card.
3. Up to 5X Gift Points Offer includes basic 1X Gift Point (HK\$1=1 Gift Point), "Extra 3X Gift Points Offer for spending at HK GO" and "Extra 1X Gift Point Offer for BOCHK Payroll Service Customer".

Extra 3X Gift Points Offer for spending at HK GO:

4. Customer can enjoy extra 3X Gift Points ("Extra 3X Gift Points") for spending at HK GO Online Mall and HK GO (Teachers' Shopping Mall) on the 1st and 15th of each calendar month using Eligible Credit Card ("Eligible HK GO Spending") during the Promotional Period.
5. Eligible HK GO Spending is only applicable to transaction made directly with BOC "HK GO" Credit Card and is not applicable to transaction made through Mobile Payment or other third-party payment platform (including but not limited to Apple Pay/Google Pay/Samsung Pay/AlipayHK/WeChat Pay etc.).
6. Eligible transaction of Additional card(s) will be combined with those of the Main card for calculation of total Gift Points entitled.
7. Gift Points awarded will be rounded to the nearest dollar where appropriate and credited to the Main card account of the Eligible Credit Card within 2 months from the transaction month. Only transaction successfully posted to the account within 7 days from the transaction date will be counted.
8. Each Eligible Credit Card account (Main card and Additional card combined in calculation) is eligible for earning "Extra 3X Gift Points" for a maximum of 25,000 Gift Points for each calendar month.

Extra 1X Gift Point Offer for BOCHK Payroll Service Customer:

9. Eligible Main Cardholder enrolled for Bank of China (Hong Kong) Limited Payroll Service ("BOCHK Payroll Service") ("Eligible Payroll Service Customer") is entitled to extra 1X Gift Point ("Extra 1X Gift Point") for using Eligible Credit Card to make eligible transaction ("Eligible Transaction", refer below definition).
10. Eligible Transaction is applicable to Retail Purchase and "Cash Before Card Service" amount. Eligible Transaction excludes amounts redeemed under 'Instant Rewards' transactions, bill payments made to payees such as the "Inland Revenue Department", "Banking and Credit Card Services", "Securities Broker", "Credit Services" and under the bill type of "Policy Loan Repayment", annual fees, handling fees, cash advances, balance transfers, cash instalment plans and any other category as may be defined by the Company at its sole discretion from time to time. For bill payments made to other merchant categories via Online Bill Payment, "JET Payment", Octopus Automatic Add Value Service transactions, person to person (P2P) fund transfers via mobile device/app/electronic platform as well as retail

transactions under Supermarket, Convenience Store, Grocery Stores, Miscellaneous Food Stores and Government Department categories, each Main Card and Additional Card(s) of an Eligible Credit Card under the name of same Main Cardholder is entitled to an aggregate maximum of 10,000 Gift Points per statement cycle. Merchant categories are defined by Visa Worldwide PTE Limited's respective master list or the Company at their sole discretion and may subject to change from time to time.

11. Eligible Payroll Service Customer has to maintain BOCHK Payroll Service to entitle to "Extra 1X Gift Point". The Company will check the status of BOCHK Payroll Service of Eligible Payroll Service Customer while crediting "Extra 1X Gift Point" each month. "Extra 1X Gift Point" will be credited to Eligible Payroll Service Customer who still maintain to receive salary through the Payroll Account. Otherwise, only the basic 1X Gift Point will be credited.

12. Eligible transaction of Additional card(s) will be combined with those of the Main card for calculation of total Gift Points entitled.

13. "Extra 1X Gift Point" is not applicable to staff of Bank of China (Hong Kong) Limited ("BOCHK") and its subsidiaries.

14. Gift Points awarded will be rounded to the nearest dollar where appropriate and credited to the Main card account of the Eligible Card within 2 months from the transaction month. Only transaction successfully posted to the account within 7 days from the transaction date will be counted.

15. Each Eligible Credit Card account (Main card and Additional card combined in the calculation) is eligible for earning "Extra 1X Gift Point" of a maximum of 25,000 Gift Points for each calendar month.

Other Terms and Conditions:

16. The Company may at its sole discretion determine the eligibility of spending categories and merchant list from time to time with reference to Visa Worldwide PTE Limited's respective master list.

17. The Company reserves the right to amend/change the listed spending categories from time to time. The Company will not be liable for any financial loss or otherwise to the cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchant outside the spending categories will not be counted as Eligible Transactions.

18. Any fraudulent, unauthorized, unposted, cancelled or refunded transaction will not be deemed as Eligible Transaction and will not be qualified for Gift Points.

19. In the event of violation of the Credit Card User Agreement/Credit Card Agreement, termination of the relevant credit card account, card account being in default or in a poor credit condition during the Promotion Period or upon receiving any Gift Point, the relevant Gift Point entitlement will be forfeited automatically forthwith.

20. The Company will verify the transaction record to confirm the Gift Points entitlement of each customer. In the event of discrepancy between the Company's record and transaction details held by the cardholder, the Company's record shall prevail.

21. If a cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the offer and reverse any Gift Points so awarded from the related card account or, in the event of insufficient Gift Points for the purpose as aforesaid, debit the account with a

monetary amount equivalent to the value of the Gift Points so awarded without prior notice (in the ratio of every 25,000 Gift Points being equivalent to HK\$100). The Company also reserves its right to cancel the respective credit card account and/or take any legal action as may be appropriate.

22.If the Eligible Transaction is cancelled subsequent to the award of the Gift Points, cardholders will 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 (in the ratio of every 25,000 Gift Points being equivalent to HK\$100) without prior notice.

23.The Gift Point cannot be converted into cash or exchanged for other gifts, is not refundable or transferrable, and cannot be sold.

24.The terms and conditions specified in the BOC Credit Card “Gift Point Rewards Programme” also apply, please visit BOCHK website for details.

25.The status of the Eligible Credit Card account must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the offer.

26.Cardholder must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request the cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Company will not be returned.

27.BOCHK and/or the Company reserves the right to change, suspend or cancel this Promotion or revise its terms and conditions at their discretion, and reserve the right of final decision on all matters and disputes.

28.BOCHK and/or the Company accept no liability for and shall not be responsible for the quality of products and/or services or any other matters (including but not limited to product quality and supply) relating to the participant merchants. The participating merchants are solely responsible for all obligations and liabilities relating to the products and services.

29.No person other than the Eligible Customer, the Company and/or BOCHK 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.

30.Should there be 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!