

Terms & Conditions of “Time-limited Bliss Card Welcome Offer – Chance to get tickets to 《Laufey: A Matter of Time Tour》”:

Promotion Period and Eligibility:

1. Promotion period runs from 16 March till 31 March 2026 (both dates inclusive) (the “Promotion Period”).
2. Time-limited Welcome Offer (the “Promotion”) is only applicable to BOC Bliss Card (the “Eligible Credit Card”) that are issued by BOC Credit Card (International) Limited (“the Company”) in Hong Kong.
3. Customers must successfully apply for an Eligible Credit Card through the designated link www.bochk.com/s/a/bliss_laufey_e during the Promotion Period, receive approval on or before 15 April 2026 and fulfill accumulate eligible spending of HK\$12,000 or above within the Spend Period in order to entitle for the Promotion (the “Eligible Applicants”).
4. Each Eligible Applicant (counted by the Identification Document Number) is entitled to enjoy a set of 2 tickets to the 《Laufey: A Matter of Time Tour》 (the “Concert” or the “Concert Tickets”) on 12 May 2026.
5. There are 40 quotas available for this Promotion and they will be allocated on a first-come, first-served basis according to the order of successful approval, while supplies last.
6. The Promotion does not affect the eligibility of customers to enjoy the "BOC Bliss Card New Customers Welcome Offer" in the same Eligible Credit Card application.
7. The Promotion is not applicable to existing main cardholders of BOC Credit Card, and/or BOC Dual Currency Credit Card (Additional/Supplementary Card, Business Card, Commercial Card, Intown Virtual Card, US Dollar Card, Credit Card issued in Macau SAR and Private Label Card are all excluded), and/or staff of Bank of China (Hong Kong) Limited, or have cancelled the above cards or were once cardholders of the above cards in the 12 months prior to the date of application.

Spending Requirement:

8. Customers are required to activate the Eligible Credit Card and fulfill accumulate eligible spending of HK\$12,000 or above within the first month and following 2 calendar months of card issuance (“Spending Period”) (Refer to Example) to be eligible for the Promotion.

Spending Period Example:

Card Issuance Date	Spending Period
20 March 2026	20 March 2026 to 31 May 2026
10 April 2026	10 April 2026 to 30 June 2026

9. Eligible Transaction includes retail transaction and the spending via mobile payment (includes Apple Pay, Google Pay and Samsung Pay) (if applicable), but excludes transactions via e-wallets (including but not limited to BoC Pay+, AlipayHK and WeChat Pay HK), Instant Rewards transactions, Cash Advance amounts, Cash Before Card amounts, bill payment to other credit card/personal loan amounts, autopay transactions, Octopus Add Value/Automatic Add Value transactions, instalment transactions (including but not limited to cash instalments, statement instalments, online bill payment instalments and unposted amount of merchant instalment program), annual fees, finance charges, arrangement fees, payments for public utilities or any bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills), transactions via online payment systems to designated merchants (including but not limited to PayPal or Alipay), purchases and/or reloads of stored value cards or e-wallets, person to person (P2P) fund transfer via mobile device/app/electronic platform, gift delivery charges, product/service transactions at financial/nonfinancial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock monthly contributions and property purchases), casino and gambling transactions, transactions on charity donations and non-profit organizations, any other transactions without sales slips, any unauthorized transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorized transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
10. Only Eligible Transaction posted to Eligible Credit Card account within 7 days from the transaction date will be counted.
11. Any fraudulent, unauthorized, unposted, cancelled or refunded transactions will not be deemed as Eligible Spending.
12. **If customers fail to complete the HK\$12,000 spending requirement within the Spending Period, or if the transaction used to calculate the eligible spending is cancelled or involves any fraud or abuse after the Concert Tickets have been awarded, regardless of whether the credit account is valid, the Company will immediately cancel the customer's eligibility and has the right to deduct**

an additional fee of total HK\$2,598 from the card account on or before 31 July 2026 without prior notice. The Company also reserves the right to terminate the Eligible Credit Card, and/or take the legal action in such instances.

13. Upon confirmation of the Welcome Offer selection, it cannot be altered or exchanged for cash or other gifts.
14. The Company may from time to time at its sole discretion define the meaning of “Eligible Transaction”, with reference to Visa International for properly defining above spending categories counted as Eligible Transaction.
15. 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 Cardholder due to such change(s) to the list of spending categories. Transaction performed at/with any merchants outside the spending categories will not be counted as Eligible Transaction.

Fulfillment:

16. The Company will notify the Eligible Applicants about the show date, details of Concert and method of receiving the Tickets on or before 24 April 2026 via email and/or SMS based on computer record of Company (the “Prize Notification”). Eligible Applicants are required to ensure the phone number and/or email address registered with the Company are correct and valid. The Company accepts no liability if the Eligible Applicants are unable to receive the Prize Notification due to incorrect phone number or email address provided. In such a case, the Eligible Applicants are deemed to have forfeited the Concert Tickets, and no compensation whatsoever will be offered.
17. Tickets will be delivered via courier to the Eligible Applicant’s corresponding address based on computer record of Company, approximately 7-10 days before the show date (applicable to Hong Kong and Macau Regions only while the delivery service is not applicable to Mainland and overseas). Eligible Applicants should ensure that the delivery address/information is fully correct. Bank of China (Hong Kong) Limited (“BOCHK”), the Company, the organizer of the Concert (the “Organizer”) are not responsible for undelivered tickets due to incorrect or incomplete delivery address/information. No Concert Tickets will be rearranged, and no compensation whatsoever will be offered by BOCHK, the Company and/or organizer of the Concert. In case of any enquiry, the Customer can directly contact the organizer of the Concert.
18. The Concert Tickets are assigned randomly. Eligible Applicants have no right to select the Seat Arrangement and/or change to other Tickets. In case of disputes on Concert Tickets, the Company reserves the right of final decision at their sole discretion, and no compensation whatsoever will be offered.
19. Each Ticket admits one person only. The Ticket (with ticket stub intact) must be presented on-site for admission.
20. **The Concert Tickets awarded to the Eligible Applicants as a result of this promotion cannot be exchanged for cash, cash rebates, exchanged for other gifts, returned or transferred, and cannot be sold. If such a situation occurs, the Company and/or the Organizer reserve the right to void any tickets suspected of resale or illegal activities, and will not provide any compensation or refund for the Concert Tickets to the relevant persons. The Company and/or the Organizer also reserve the right to pursue and/or take any legal action they deem appropriate.**
21. Only the Eligible Applicants whose eligible credit card accounts are valid and in good standing, including but not limited to the credit card accounts are valid and with no overdue outstanding payments during the entire Promotion Period and at the time the Concert Tickets are being awarded will be eligible for the Promotion. In the event of termination of a credit card account, violation of the Credit Card User Agreement and Credit Card Agreement during the Promotion or at the time the Concert Tickets are being awarded, the Concert Tickets will be cancelled automatically.

General Terms and Conditions:

22. Details of the Concert will be determined by the Organizer. In the event of any dispute between the Organizer and the Eligible Applicant, the Organizer reserves the final decision-making authority. The Company shall not be held responsible for any matters arising from or related to the Concert or the information provided by the Organizer.
23. The Organizer reserves the right to reschedule and/or cancel the Event without prior notice, and no compensation, reissuing or refund of Ticket(s) will be arranged. The Organizer shall bear no responsibility for the messages displayed or communicated by any third party during the Event.
24. No person other than the Eligible Credit Card Client, BOCHK and/or the 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.

25. BOCHK and/or the Company reserve the right to amend, suspend or cancel the Offer or its terms and conditions. BOCHK and/or the Company reserve the right of final decision on all matters and disputes.
26. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
27. 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!