

Terms and Conditions of BOC Go Card “Winter Go Rewards” (the “Offers”)

General Terms and Conditions

1. The promotion period runs from 18 November 2025 until 17 January 2026 (based on transaction date) (the “Promotion Period”).
2. Unless otherwise specified, offers (the “Offers”) are only applicable to the holders (the “Cardholder”) of BOC Go Card (including BOC Go UnionPay Diamond Card and BOC Go UnionPay Platinum Card) (the “Eligible Credit Card”) that issued by BOC Credit Card (International) Limited (the “Company”) in Hong Kong.
3. The credit card account status of the customer of Eligible Credit Card (the “Customer”) must be normal, valid and in good credit condition during the Promotion Period in order to enjoy the Offers. In the event of termination of a credit card account, violation of the Credit Card User Agreement/Credit Card Agreement or the card account being in default, the Offers entitlement will be forfeited automatically forthwith.
4. Cardholders who make retail transactions with Eligible Credit Card within the Promotion Period (the “Eligible Retail Transactions”) are entitled to enjoy the Offers. Eligible Retail Transaction excludes Alipay and WeChat Pay transactions, Instant Rewards transactions, Cash Before Cash amounts, balance transfer 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 monthly payments of merchant interest-free instalments), annual fees, finance charges, arrangement fees, payments for public utilities/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, product/service transactions at financial/non-financial 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 organisations, and any unauthorised transactions. Eligible Transactions shall be determined at the sole and absolute discretion of the Company.
5. The Company may from time to time at its sole discretion define the meaning of Eligible Transactions, designated spending categories and merchant list, with reference to UnionPay International Limited for properly defining the above-mentioned designated categories.
6. 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 Cardholders due to such change(s) to the list of spending categories. Transactions performed at/with any merchants outside the spending categories will not be counted as Eligible Transactions.
7. Eligible Transactions of an additional card will be combined with those from the main card to calculate towards the total Cash Rebate.
8. All fraudulent, unauthorised, unposted, cancelled or refunded transactions will be excluded from the Offers’ entitlement.
9. If the Eligible Transaction is cancelled subsequent to the Offer of award, Cardholders will have to return to the Company the Gift Points and / Cash Rebate 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.

10. Cardholders must retain all original transaction sales slips for reference. In case of any dispute, the Company reserves the right to request a 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.
11. The Company will verify the transaction record to confirm the Offers entitlement of each Cardholder. In the event of discrepancy between the Company's record and details recorded on the credit card sales slip, the Company record shall prevail.
12. The Cash Rebate are based on the net spending amount, which means the final amount charged to the Credit Card, and the use of any discount offers and cash vouchers will not be taken into account.
13. The Cash Rebate is meant exclusively for retail purchases and cannot be used for cash advances, settlement of financial charges or any previous outstanding balance accrued before the Cash Rebate is credited. The Cash Rebate cannot be converted into cash or exchanged for other gifts and is also not refundable and transferrable.
14. The Gift Points awarded cannot be converted into cash or exchanged for other gifts and is also not refundable, transferrable or for sale. The terms and conditions specified in the BOC Credit Card "Gift Point Rewards Programme" also apply, please visit Bank of China (Hong Kong) Limited ("BOCHK") website for details.
15. If a Cardholder commits any dishonest or fraudulent act, the Company shall cancel the eligibility of the respective cardholder for the Offers and reverse any awarded Gift Points/Cash Rebate from the related card account 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 such legal action as may be necessary.
16. BOCHK and/ or the Company are not the providers of merchants' products and services. Any enquires, opinions, claims, complaints or disputes regarding merchants' products and/ or services should be directed to relevant merchants. BOCHK and/ or the Company accept no liability for and shall not be responsible for merchants' product and/ or service (including but not limited to quality and supply of products), and do not accept any liability arising in conjunction with the product and/or service provided. Merchants of the product and/ or service are solely responsible for all obligations and liabilities relating to product and/or service quality and any additional offers / discounts provided by Merchants.
17. Mobile Payment Applications are the third parties' Mobile Applications. Mobile Payment Applications are subject to such service providers' term and conditions. The Company is not the service provider of the Mobile Payment Applications. If Cardholders have any enquiries or complaint about the Mobile Payment Applications, please directly contact the service providers. The Company gives no guarantee to the mobile Payment Applications of the service providers, and does not accept any liability arising in conjunction with the use of the Mobile Payment Applications or the services provided by the service providers.
18. BOCHK and / or the Company have not reviewed or verified the information in the respective third parties' mobile applications or any materials, products, services or privacy practices posted or offered therein or thereat, and shall not be under any circumstances be liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that Cardholders may sustain arising from the use of any

information, materials, products, services, or privacy practices posted or offered by the third parties' mobile applications. BOCHK and / or the Company does not nor does not mean to endorse or recommend any information, materials, products or services posted or offered at the third parties' mobile applications. Not shall the Company be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at the third parties' mobile applications. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in the third parties' mobile applications.

19. Cardholders are responsible for the data charges of using and/or downloading the BOCHK mobile application, Third Party Website and/or mobile application imposed by their service providers.
20. By using the BOCHK mobile application, Cardholder agrees to be bound by the content of this disclaimer as it may be amended by BOCHK from time to time.
21. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. No person other than the Eligible Credit Cardholder, BOCHK and /or the Company will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
23. BOCHK and/or the Company reserves the right to change, suspend or terminate the offers below, or to amend the relevant terms and conditions at its sole discretion, and reserves the right of final decision on all matters and disputes.
24. BOCHK and/or the Company does not warrant the quality of the products or services (including but not limited to the quality or quantity of the product) provided by the participating merchant(s). The participating merchant(s) shall be solely responsible for all the effects and consequences of the products and services.
25. In case of any discrepancy or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail and apply.

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26. The registration period of the Promotion runs from 10:00 on 18 November 2025 to 23:59 on 17 January 2026 (the “Registration Period”). To participate in the Promotion, the cardholder must enter the correct information of his/her Eligible Credit Card and register via the website of the Promotion (<https://www.bochk.com/s/a/gocard-winter25e>), BOCHK Mobile Application, BoC Pay+ Mobile Application, or BOCHK Official WeChat Account (WeChat ID: BOCHK-Banking) once during the Registration Period (the “Registration”), The Registration reference number will be announced when the Registration is successful. The Promotion is only applicable to the first 11,500 successfully registered eligible cardholders (the “Customers”). The Registration quota is calculated based on the computer record of BOC Credit Card (International) Limited (the “Company”) and is on a first-come-first-served basis. Additional registration periods or registration channels may be launched by the Company during the promotion period. Details will be announced at the promotion webpage.
27. The spending period of the Offers will be divided into two phases. The spending period of phase one is 18 November 2025 to 17 December 2025, while the spending period of phase two is 18 December 2025 to 17 January 2026.
28. The Offers consist of “Local Retail Spending – Extra Cash Rebate” (refer to clause 29), “Overseas Retail Spending – Extra Cash Rebate” (refer to clause 30) and “Selected Payment Transaction – Extra Cash Rebate” (refer to clause 31). Each Customer (counted by the Identification Document Number) can enjoy the below extra cash rebate by accumulating relevant eligible transactions in each phase:

29. Offer 1 - "Local Retail Spending – Extra Cash Rebate": Earn up to HK\$200 Cash Rebate on Local Eligible Retail Transactions (the "Offer 1's Eligible Transaction") with Eligible Credit Card for each phase (refer to below table), during the entire promotion period, the total maximum amount of cash rebate is HK\$400:

Eligible Transactions Accumulated for each phase (HK\$)	Cash Rebate (HK\$)
\$10,000 - \$29,999	\$50
\$30,000 - \$49,999	\$150
\$50,000 or above	\$200

30. Offer 2 - "Overseas Retail Spending – Extra Cash Rebate": Earn up to HK\$600 Cash Rebate on Overseas Eligible Retail Transactions made and settled in foreign currency (except for RMB transactions) at Overseas merchants (whether physical or online) with original sales slips or official payment records made (the "Offer 2's Eligible Transaction") with Eligible Credit Card for each phase (refer to below table), while foreign currency transactions settled in Hong Kong Dollars (based on the currency posted in the credit card statement) are not included, during the entire promotion period, the total maximum amount of cash rebate is HK\$1,200:

Eligible Transactions Accumulated for each phase (HK\$)	Cash Rebate (HK\$)
\$10,000 - \$29,999	\$300
\$30,000 or above	\$600

31. Offer 3 - "Selected Payment Transaction – Extra Cash Rebate": Earn up to HK\$200 Cash Rebate on i) bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking, or the regular autopay bill payment transaction agreed with merchants (with no single net spending requirement amount, counted by posted amount of the transaction), ii) payment of the personal tax or payment of tax on behalf of a third party for individual salaries tax, personal assessment, profits tax or property tax made with an Eligible Credit Card via BOCHK Personal Internet Banking/Mobile Banking (Online bill payments made on a week-day (Monday to Friday) before 3:00 pm or before 10:00 am on a Saturday (Hong Kong time), except public holidays, will be processed in the same business day. Payments made other than these given times will be processed in the next business day). Applicable channels also include BoC Pay+ and Jet Payment service via a JETCO ATM during the Promotion Period, but not applicable to business registration payment and purchase of tax coupon transactions and iii) insurance payment made via BOCHK Personal Internet Banking/Mobile Banking, BoC Pay+, Hong Kong insurance company's outlets, websites or mobile apps, including but not limited to individuals insurance, annuity plan payment (including Qualifying Deferred Annuity Policy), pet insurance, car insurance, home insurance and travel insurance (the "Offer 3's Eligible Transaction") with Eligible Credit Card for each phase (refer to below table), during the entire promotion period, the total maximum amount of cash rebate is HK\$400:

Eligible Transactions Accumulated for each phase (HK\$)	Cash Rebate (HK\$)
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\$100,000 - \$199,999	\$50
\$200,000 - \$299,999	\$100
\$300,000 or above	\$200

32. Offer 3's Eligible Transaction excludes those made to payees such as the Banking and Credit Card Services, Credit Services, Securities Brokers and Loan Repayments (including but not limited to transactions under the bill type of Policy Loan Repayment), and excluding Bill Payment by instalment, and any transactions made by AlipayHK and WeChat Pay HK or an equivalent mobile app released by the Company (if applicable). Offer 3's Eligible Transaction shall be determined at the sole and absolute discretion of the Company.
33. Each customer can enjoy a maximum of HK\$1,000 Cash Rebate for each phase and a maximum of HK\$2,000 Cash Rebate in the entire promotion period.
34. Offer 1's Eligible Transaction, Offer 2's Eligible Transaction and Offer 3's Eligible Transaction will be counted on the respective transaction date (bill payment transactions made via BOCHK Personal Internet Banking/Mobile Banking will be counted on the transaction date; for details, please refer to the BOCHK Personal Internet Banking/Mobile Banking). Upon verification of the Offer 1's Eligible Transaction, Offer 2's Eligible Transaction and Offer 3's Eligible Transaction details by the Company, the Cash Rebate will be credited to by 31 March 2026. Cash Rebate will be rounded to the nearest dollar. To be eligible for the Cash Rebate, Offer 1's Eligible Transaction, Offer 2's Eligible Transaction and Offer 3's Eligible Transaction (based on transaction date) for each phase must be successfully posted on or before the 7th day of the subsequent month.
35. An Eligible Customer who holds more than one Eligible Credit Card account can register only once with any one of his/her Eligible Credit Cards. No Cash Rebate will be awarded if the cardholder registers/spends with any card other than an Eligible Credit Card. The Cash Rebate will be automatically credited to the first registered main card account. During the Promotion Period, if the registered credit card has been converted, or upgraded, or is not applicable for Cash Rebate credit, the Cash Rebate will be credited to the new card account, or the Eligible Credit Card account with recent spending (the Company and its system setting will determine the eligibility of Cash Rebate credit)
36. Registration and transaction made with a supplementary card will be combined with those from the main card to calculate towards the Cash Rebate. All Eligible Credit Card accounts of the cardholder will be automatically combined for the calculation of the entitled Cash Rebate.
37. Once the Registration has been completed, the information provided will be recorded and cannot be cancelled, altered or changed. The Registration record announced via the Registration system is only for reference and cannot be taken as confirmation of the final result. The Company will determine the eligibility of each transaction by matching the cardholder transaction records held by the Company and the relevant data provided. If the information from the cardholder differs from those of the Company records, the latter shall be final and conclusive.

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devices and more details about Huawei Pay, please refer to the Hong Kong website of Huawei Pay. For more details on UnionPay App, please visit unionpayintl.com/en and go to "Mobile Payment" in "Products & Services" section.

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