

Terms & Conditions of BOC Visa Credit Card for Lucky Draw Ticket Redemption to 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》

1. BOC Credit Card (International) Limited (the “Company”) will notify the lucky draw winners of “BOC Visa Credit Card for the Ticket Lucky Draw to 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》 ” (the “Winners”) of the redemption details on or before 29 April 2026 via SMS and/or email based on the computer record of Company (the “Winner Notification”) to get a set of two (2) tickets to the show (the “MIL Tickets”).
2. The Winners are required to ensure their phone number and email address registered with the Company are correct and valid. The Company accepts no liability if the Winners are unable to receive the Winner Notification or missed the Tickets Redemptions details due to reasons including but not limited to incorrect/incomplete phone number/email address provided. In such a case, the Winners are deemed to have forfeited the MIL Tickets, and no compensation of whatsoever nature will be offered.
3. Winners are required to bring along the below documents to Commercial Radio to redeem the MIL Tickets in person on the mentioned specific date:
 - Original Copy of Identity Document of the Winner; and
 - Winner Notification SMS/email sent by the Company

Redemption details:

Date and Time	Address
From 10:00am to 7:00pm on 8 to 10 May 2026	Commercial Radio, 3 Broadcast Drive, Kowloon Tong, Kowloon

4. If the Winners are unable to redeem the MIL Tickets in person, they may authorise a representative to redeem on their behalf, and the representative must present the following documents for verification:
 - A signed authorisation letter from the Winner (specifying the authorised representative's name and identity card number); and
 - Copy of Identity Document of the Winner; and
 - Original Copy of Identity Document of the authorised representative; and
 - Winner Notification SMS/email sent by the Company
5. **Winners and Representatives are required to redeem the MIL Tickets with the required documents at the designated location within the specific time in person. Early/late redemption or cases in which the Winners/Representative cannot provide the required documents mentioned above will not be accepted. The Organiser reserves the right to reject the redemption.**
6. Seat arrangements are assigned randomly. The Winners cannot select the Seat and/or change to other tickets. In case of disputes on MIL Tickets, the Company reserves the right of final decision at their sole discretion, and no compensation whatsoever will be offered by the Company. Audience members who do not meet the safety requirements will be denied entry. No refund will be provided for any

refusal of admission. Additional terms and conditions of the MIL Tickets apply, please refer to the latest announcement of by the Organiser.

7. **The MIL Tickets given to the Winners 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 situation occurs, the Company and/or the Organiser reserve the right to void any MIL Tickets suspected of resale or illegal activities, and will not provide any compensation or refund for the MIL Tickets to the relevant persons. The Company and/or the Organiser also reserve the right to pursue and/or take any legal action it deems appropriate.**
8. Any fraud or abuse will result in the forfeiture of Winners' eligibility to participate in the Promotion. Should a transaction be cancelled after the MIL Tickets have been awarded, the Winners are required to return the MIL Tickets. If the Winners failed to return, the Company reserves the right to deduct an additional fee of total HK\$2,400 from the card account on or before 31 July 2026 without prior notice. The Company reserves the rights to terminate the Eligible Credit Card, and/or take the legal action in such instances.
9. Only Winners whose eligible credit card accounts are valid and in good standing during the entire Promotion Period and at the time to receive the MIL 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 to receive the MIL Tickets are being awarded, the MIL Tickets will be cancelled automatically.
10. The Company is not the supplier or provider of the MIL Tickets, and therefore will not make any representations or guarantees regarding all related products and services. The Company is not responsible or liable for the quality or quantity of the products or services or their suitability for a specific purpose. The use or redemption of any products, services, or offers under the rewards is subject to the terms and conditions of the participating suppliers (if applicable). All products are not exchangeable, returnable, or refundable once redeemed or purchased.
11. The details of the show will be determined by the Organiser at its sole discretion. The Organiser reserves the right to modify the content of the event program without prior notice, including but not limited to the artist, performance time or performance content, etc. Any such modification will not constitute any reason for MIL Tickets refund or conversion. In case of disputes arising between the Organiser and the Customer, the Organiser reserves the right of final decision as its sole discretion.
12. Each MIL Ticket admits one person only. The MIL Tickets must be presented on-site for admission.
13. In case of cancelation or postponement of the show for any reasons, the Organiser reserves the right to cancel the Show or change the Show date.
14. The Organiser reserves the rights to suspend, terminate, amend or modify the event if there are any changes necessary.

15. The Organiser shall bear no responsibility for the messages displayed or communicated by any third party during the show
16. The Company reserve the right to replace the MIL Tickets with any alternative gift without prior notice.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. No person other than the cardholder and 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.
19. The Company reserves the right to amend, suspend or cancel the Promotion or its terms and conditions, and the right of final decision on all matters and disputes.
20. 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!

SVF License Number: SVFB072

Trade Promotion Competition Licence No.: 61064