

Terms & Conditions of “Time-limited Cheers Card Welcome Offer: 2 tickets to the 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》 ”:

Promotion Period and Eligibility:

1. Promotion period runs from 2 February 2026 till 31 March 2026 (both dates inclusive) (the “Promotion Period”).
2. Time-limited Welcome Offer (the “Promotion”) is only applicable to BOC Cheers Visa Infinite 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/cheersMLT26_e during the promotion period, receive approval on or before April 14, 2026 and fulfill accumulate eligible spending of HK\$25,000 or above within the Spend Period in order to entitle for the Promotion (the “Eligible Applicants”).
4. Each Eligible Applicants (counted by the Identification Document Number) are entitled to enjoy a set of 2 tickets to the 《b.balance presents Music is Live | <3 symbol of love | MC x CONSTANCE x Gareth.T》 (the “MIL Tickets”) on 16 May 2026.
5. There are 250 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 Cheers Card Welcome Offer ", " BOC Cheers Card Extra Welcome Offer", " Time-limited Welcome Offer" and/or " BOC Cheers Card Supplementary Card 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\$25,000 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
8 February 2026	8 February 2026 to 30 April 2026
10 March 2026	10 March 2026 to 31 May 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 organisations, any other transactions without sales slips, any unauthorised transactions and any other categories as may be defined by The Company at its sole discretion from time to time and any unauthorised 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, unauthorised, unposted, cancelled or refunded transactions will not be deemed as Eligible Spending.
12. **If customers fail to complete the HK\$25,000 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 MIL 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\$2,400 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 MIL Tickets and Redemption Method 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 email address registered with the Company are correct and valid. The Company accepts no liability if the Eligible Applicants are unable to receive the Winner Notification or missed the MIL Tickets redemption due to incorrect phone number or email address provided. In such a case, the Eligible Applicants are deemed to have forfeited the MIL Tickets, and no compensation whatsoever will be offered.
17. The Eligible Applicants shall redeem the MIL Tickets according to the details stated in the Prize Notification, two weeks before the Music Show performance. **The Eligible Applicants are required to present the Prize Notification and registered Eligible Credit Card to staff of the Organiser (the "Staff") for verification. If Eligible Applicant cannot present such proof, the Staff has the right to deny the redemption of MIL Tickets. If such a situation occurs, no MIL Tickets will be rearranged, and no compensation**

whatsoever will be offered by the Company and/or Organiser. If the Eligible Applicants fail to redeem the MIL Tickets on the Show Date based on the details in the Prize Notification (for whatsoever reason), the Eligible Applicants are deemed to have forfeited the MIL Tickets, and no compensation whatsoever will be offered by the Company and/or Organiser.

18. The MIL Tickets is assigned randomly. Eligible Applicants have no right to select the Seat Arrangement 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.
19. Each Ticket admits one person only. The Ticket (with ticket stub intact) must be presented on-site for admission.
20. **The MIL 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 Organiser reserve the right to void any 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 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 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 the MIL Tickets are being awarded, the MIL Tickets will be cancelled automatically.

General Terms and Conditions:

22. Details of the MIL will be determined by the Organiser. In the event of any dispute between the Organiser and the Winner, the Organiser reserves the final decision-making authority. The Company shall not be held responsible for any matters arising from or related to the MIL or the information provided by the Organiser.
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 Organiser 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!