

Terms and Conditions of “BOC Credit Card X Agoda Up to HK\$1,870 Off”

1. “BOC Credit Card x Agoda Up to HK\$1,870 Off” (the “Promotion”) consist of “Up to HK\$350 Off on Flight”, “Up to HK\$350 Off on Oversea Hotel”, “Flash Offer: Up to Half Price on Hotel”, “Year Round 7% Off on Hotel”, and “Stay 3 Pay 2 Offer” (the “Offers”).
2. Unless specified, the Promotion runs from 1 April – 31 May 2026 (both dates inclusive and based on the transaction date, the “Promotion Period”).
3. The Promotion applies to BOC Credit Cards and BOC Dual Currency Credit Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), but excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, BOC Credit Cards issued in the mainland and Macau, BoC Pay, and other third party mobile payment (such as but not limited to Apple Pay, Google Pay, Samsung Pay, AlipayHK, WeChat Pay, AlipayCN, WeChat Pay CN and PayPal.)
4. During the Promotion Period, the customer must book flights/hotels via Agoda (the “Merchant”) mobile application (the “Agoda App”) or designed website (www.agoda.com/bochk) (the “Designated Agoda Website”) upon single net spending in HKD with designated amount with an Eligible Credit Card and meet the following requirements (the “Eligible Spending”) to enjoy below offers (the “Offers”):

i. Up to HK\$350 Off on Flights (the “Offer 1”)

(a) During the Promotion Period, customer must tap on the BOC Credit Card campaign banner via Agoda App first, then search and book one way/roundtrip flights upon single net spending over HK\$2,500, and pay with an Eligible Credit Card to enjoy 14% off on flights. Each customer can enjoy up to HK\$350 discount for each transaction.

(b) Offer 1 is applicable for air transport charges only (excluding taxes, services fees, insurance fee, luggage fee and similar charges).

(c) Each customer with an Eligible Credit Card can enjoy the discount once only (regardless of whether the transaction is refunded or not), and can enjoy up to HK\$350 discount throughout the Promotion Period. Purchased flights are not transferrable and Offer 1 is not applicable to confirmed transaction.

(d) Offer 1 is applicable for booking flights departing from Hong Kong, and it is not applicable to booking hotels other products and services.

(e) Offer 1 is subject to limited quotas and there are no less than 1,000 quotas. There is no less than 110 quotas per week. During the Promotion Period, quotas will be released at HKT 1:00 am on every Wednesday and available on a first-come-first-served basis while quotas last. There will not be any prior notice if the quota of a week is full. The quotas are calculated based on the computer record of BOC Credit Card (International) Limited (the "Company") and the Merchant.

ii. Up to HK\$350 Off on Oversea Hotel (the "Offer 2")

(a) During the Promotion Period, customer must search overseas hotel via Agoda App first, then click on "Activate" button on the offer banner at the search result page and book overseas hotel upon single net spending over HK\$2,500, and pay with an Eligible Credit Card to enjoy 14% off on overseas hotels. Each customer can enjoy up to HK\$350 discount for each transaction.

(b) Offer 2 is applicable for the product and service charges only (excluding taxes, services fees, insurance fee, and similar charges).

(c) Each customer with an eligible credit card can enjoy Offer 2 once only (regardless of whether the transaction is refunded or not). Customer can enjoy up to HK\$350 discount for each transaction. Purchased overseas hotels are not transferrable and Offer 2 is not applicable to confirmed transaction.

(d) Offer 2 is applicable for booking designated pre-paid overseas hotels with "BOC Credit Card Offer" tag from now until 31 October 2026. And it is applicable for booking designated pre-paid overseas hotels only, and it's not applicable for booking flights or other products and services. Pre-paid hotels are referring to customer must settle the payment online before the hotel stay. Whereas non pre-paid hotels require customer to provide Eligible Credit Card number for guaranteed booking only, and payment will only be made upon physical check out at the hotel. No discount will be provided for "Non pre-paid hotel" booking or "pay at hotel" products.

(e) Offer 2 is subject to limited quotas and there are no less than 1,470 quotas. There is no less than 160 quotas per week. During the Promotion Period, quotas will be released at HKT 1:00 am on every Wednesday and available on a first-come-first-served basis while quotas last. There will not be any prior notice if the quota of a week is full. The quotas are calculated based on the computer record of the Company and Merchant.

iii. Flash Offer: Up to Half Price on Hotel (the "Offer 3")

(a) Offer quotas will be released on every 15th and 25th of the month at HKT

1:00am, total 4 times throughout the Promotion Period, (remark: 15 & 25 April and 15 & 25 May 2026). Customer must tap on “Flash Offer Banner” and book designated Macau hotel via Agoda App, and pay with an Eligible Credit Card to enjoy Offer 3.

- Flash Offer 1: 25% off on designated Macau hotel, up to HK\$390 discount per single net spending

- Flash Offer 2: 50% off on designated Macau hotel, up to HK\$780 discount per single net spending

(b) Offer 3 is applicable for the product and service charges only (excluding taxes, services fees, insurance fee, and similar charges).

(c) Each customer with an eligible credit card can enjoy Flash Offer 1 and 2 once only (regardless of whether the transaction is refunded or not). Customer can enjoy up to HK\$780 discount per single net spending during the Promotion Period. Purchased Macau hotel are not transferrable and Offer 3 is not applicable to confirmed transaction.

(d) Offer 3 is applicable for booking designated pre-paid Macau hotels with “BOC Credit Card Flash Offer” tag from now until 31 October 2026. And it is applicable for booking designated pre-paid Macau hotels only, and it’s not applicable for booking flights or other products and services. Pre-paid hotels are referring to customer must settle the payment online before the hotel stay. Whereas non pre-paid hotels require customer to provide Eligible Credit Card number for guaranteed booking only, and payment will only be made upon physical check out at the hotel. No discount will be provided for “Non pre-paid hotel” booking or “pay at hotel” products.

(e) Offer 3 is subject to limited quotas. There is no less than 440 total quotas and no less than 110 quotas per release for Flash Offer 1; and no less than 125 total quotas and no less than 30 quotas per release for Flash Offer 2 . Quotas are available on a first-come-first-served basis while quotas last. There will not be any prior notice if the quota is full each time. The quotas are calculated based on the computer record of the Company and Merchant.

(f) Offer 3 is provided by Merchant. If there are any issues, please contact Merchant for assistance.

iv. Year Round 7% Off on Hotels (the “Offer 4”)

(a) From now until 31 March 2028, customer must book hotels via Designated Agoda Website (www.agoda.com/bochk), and pay with an Eligible Credit Card to enjoy year round 7% off on hotels. Each customer can enjoy up to HK\$780 discount for each transaction.

(b) Offer 4 is applicable for the product and service charges only (excluding taxes, services fees, insurance fee, and similar charges).

(c) Each customer with an eligible credit card can enjoy up to HK\$780 discount for each transaction. Purchased overseas hotels are not transferrable and Offer 4 is not applicable to confirmed transaction.

(d) Offer 4 is applicable for booking pre-paid hotels with “BOC Credit Card Year Round 7% Off” tag that the stay period is from now until 30 September 2028. And it is applicable for booking designated pre-paid overseas hotels only, and it’s not applicable for booking flights or other products and services. Pre-paid hotels are referring to customer must settle the payment online before the hotel stay. Whereas non pre-paid hotels require customer to provide Eligible Credit Card number for guaranteed booking only, and payment will only be made upon physical check out at the hotel. No discount will be provided for “Non pre-paid hotel” booking or “pay at hotel” products.

(e) Offer 4 is provided by Merchant, and please refer to www.agoda.com/bochk for the full terms and conditions. If there are any issues, please contact Merchant for assistance.

v. Stay 3 Pay 2 Offer (the “Offer 5”)

(a) From now until 31 December 2026, customer must book hotel via Designated Website (www.agoda.com/VisalInfiniteHK), and pay with a BOC Visa Infinite Credit Card to enjoy stay 3 nights pay 2 nights offer.

(b) Offer is subject to limited quotas and on first-come-first-served basis.

(c) Offer 5 is applicable for the product and service charges only (excluding taxes, services fees, insurance fee, and similar charges).

(c) Each customer with an eligible credit card can enjoy up to HK\$780 discount for each transaction. Purchased overseas hotels are not transferrable and Offer 4 is not applicable to confirmed transaction.

(d) Offer 5 is applicable for booking designated hotel from now until 31 December 2027.

(e) Offer 5 is provided by Merchant, and please refer to www.agoda.com/VisalInfiniteHK for the full terms and conditions. If there are any issues, please contact Merchant for assistance.

5. Offers cannot be used in conjunction with each other. If the customer has enjoyed the Offer 1 / 2 / 3 or the quotas are full, customer can still enjoy Offer 4 / 5.

6. The Promotion is applicable to transactions made in HKD currency only. The actual discount may be various due to Merchant's exchange rate for different currency. Offers cannot be exchanged for cash, other products, services, discounts or offers, nor be used in conjunction with other special promotions, discounts or promotional coupons. Offers are not applicable to orders that were already made.
7. After the completion of an Eligible Transaction, Merchant will send out the electronic receipt via email to the designated email address of the customer. Please contact Customer Services Department of Agoda via their app or website for any query.
8. The Company and the Merchant will not accept any liability if the customer cannot enjoy the Offers due to failure of collecting the discount coupon when conducting transactions/ their own actions (for example, by purchasing the wrong product, forgetting to collect the discount coupon, not booking via the designated Agoda website or not paying with HKD).
9. Product prices are subject to change due to the exchange rate. Customers should refer to the Merchant's website/ mobile application upon purchase.
10. Should there be any illegal or fraudulent act committed by a customer, Bank of China (Hong Kong) Limited (the "BOCHK") and/or the Company and/or the Merchant have the right of forfeiture of a customer's eligibility to participate in this Program and reserve the right to take legal action in such instances.
11. The Merchant's rights in relation to these General Terms and Conditions, the Terms of Use and other stated policies are complementary to the maximum extent possible, and nothing herein shall be construed so as to limit, restrict, or otherwise adversely affect any other rights of Agoda. Agoda does not guarantee uninterrupted services of the Site or the App.
12. The Merchant's website and the Merchant's mobile application are a Third-Party website and Third-Party mobile application, respectively. Use of the Merchant's website and mobile application is subject to such service providers' terms and conditions. BOCHK and/or the Company are not the service provider of the Merchant's website and mobile application. If customers have any enquiries or complaints relating to the Merchant's website and mobile

application, please directly contact the Merchant. BOCHK and/or the Company give no guarantee to the Merchant's website and mobile application, and do not accept any liability arising in conjunction with the use of the Merchant's website and mobile application or the services provided.

13. The Company has not reviewed or verified the information in the 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 customers may sustain arising from the use of any information, materials, products, services, or privacy practices posted or offered by the third parties' Mobile Applications. 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.
14. Customers 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.
15. These terms and conditions of the Program are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. No person other than the customer, the Merchant, 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.
17. BOCHK and/or the Company are not the service providers of the Merchant and/or the service provider. BOCHK and/or the Company accept no liability for the products and/or services quality. Any enquires, opinions, claims, complaints or disputes regarding the services should be directed to the Merchant and /or relevant service provider. BOCHK and/or the Company accept no liability for and shall not be responsible for the product and/or service quality and/or any other matters relating to the product and/or service provided by the Merchant

or the service provider, and does not accept any liability arising in conjunction with the product and/or service provided. The Merchant and/or the service provider of the product and/or service are solely responsible for all obligations and liabilities relating to product and/or service.

18. BOCHK and/or the Company and/or the Merchant reserve the right to amend, suspend or cancel the Program or its terms and conditions and the right of final decision on all matters and disputes.
19. In case of dispute, BOCHK and/or the Company and/or the Merchant reserve the right of final decision on all matters.
20. All information and images are for reference only.
21. 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