

General Terms and Conditions:

1. Unless otherwise specified, “HK\$60 Instant Discount Pack” and “1.2% Taobao Handling Fee” (the “Promotion”) are only applicable to BOC Credit Cards, BOC Dual Currency Credit Cards and BOC Co-branded Cards issued in Hong Kong bearing the BOC logo (the “Eligible Credit Card”), excluding Private Label Cards, BOC Purchasing Cards, USD Credit Cards, BOC Supplementary Cards and BOC Credit Cards issued in the mainland and Macau.
 2. (1) Any offer(s) under this Promotion is provided in the form of an e-coupon (the “Coupon”), upon successful redemption, Alipay Payment Services (HK) Limited (the “AlipayHK”) will store the coupon in the AlipayHK Mobile Application (the “AlipayHK App”) account of the Eligible Customer (please refers to (2) for the definition of Eligible Customer) automatically.

(2) Unless otherwise specified, during the Promotion Period, each AlipayHK user can only participate in the Promotion once. For the avoidance of doubt, “each AlipayHK user” refers to a natural person with legal capacity who uses the AlipayHK App and Wallet service, but not merely an AlipayHK account (the “Customer”). To further avoid any dispute, in the following circumstances, the relevant accounts will be deemed to be used by the same user, who can only participate in this Promotion once:
 - Connection on the same mobile phone or mobile device, such as the logging in or activation of multiple accounts; or
 - Connection of an AlipayHK account or mobile number on multiple mobile phones or mobile devices, such as the logging in or activation on such devices; or
 - The same credit card number being connected to multiple AlipayHK accounts.
- In the case of any of the above, in order to verify the user’s identity and prevent the risk of theft or misuse of such AlipayHK accounts, mobile phone numbers, mobile devices or credit card numbers, BOC Credit Card (International) Limited (the “BOCCC”) and AlipayHK reserve the right to suspend or terminate the release of any rewards to the relevant account(s) and to take legal action. The quota is calculated based on the computer record of BOCCC and AlipayHK.
3. Here is an explanation on how to use coupons / rewards in the AlipayHK account:
 - Basic Reward: This includes welcome rewards, designated merchant e-stamp coupons, Platform General Coupons, and Limited Payment Method coupons.
 - Priority of Basic Rewards: Platform General Coupons shall have first priority of usage and Limited Payment Method Coupons shall have second priority. If the user has more than one of the same kinds of Basic Reward, the Basic Reward with the highest value will be used first. In case the Basic Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Basic Rewards

are the same, the Basic Reward with the earliest redemption date will be used first.

- Priority Reward: This shall have priority of usage over Basic Reward(s). If there is more than one Priority Reward in the user's AlipayHK account, the Priority Reward with the highest value will be used first. In case the Priority Rewards are of the same value, the one with the earliest expiry date will be used. If the expiry dates of the Priority Rewards are the same, the Priority Reward with the earliest redemption date will be used first.
 - Using rewards together: One (1) Priority Reward may be used in conjunction with one (1) Basic Reward or up to ten (10) Accumulative Basic Reward(s) in applicable circumstances. If a user has both Basic Reward and Accumulative Basic Rewards, whichever Basic Reward or Accumulative Basic Reward(s) (based on aggregate value up to ten (10) coupons) that has the highest value will be used first. If the value is tied the same, the Accumulative Basic Reward(s) (up to ten (10) coupons) will be used first.
4. The use of different types of coupons are subject to their respective terms and conditions. The actual payment page shall prevail.
 5. The relevant coupon is subject to other terms and conditions, for details please check with AlipayHK.
 6. The relevant coupon cannot be used in conjunction with any other promotional offers, discounts and coupons, or exchanged for cash or other products. The relevant coupon is non-transferable.
 7. For payments made via the AlipayHK App, the actual transaction amount will be determined based on the exchange rate applied by the AlipayHK system at the time of the transaction. The exchange rate calculator provided within the AlipayHK App is for reference only.
 8. All information and images are for reference only.
 9. Customers are responsible for the data charges of using and/or downloading the AlipayHK App imposed by its service provider.
 10. AlipayHK App is a Third-Party Mobile Application. Use of the AlipayHK App is subject to their respective terms and conditions of AlipayHK and/or related services. BOCCC is not the service provider of AlipayHK and/or the product or services. Any enquires, opinions, claims, complaints or disputes about AlipayHK App and/or the products or service of AlipayHK should be directed to the respective service providers. BOCCC and AlipayHK (in its capacity as a platform provider) accepts no liability for and shall not be responsible for the products, food and/or services of or any other matters relating to the Third Party and/or the products and/or the providers. For any products, services, transactions or offers related to this promotion (including but not limited to goods or services provided by merchants), the relevant responsibilities (including but not limited

to product quality, availability, after-sales service, refunds or dispute resolution) shall be borne solely by the respective merchants, suppliers and/or service providers.

11. BOCCC has not reviewed or verified the information in that Third Party Mobile Application or any materials, products or services or privacy practices posted or offered therein or thereat and shall not be under any circumstances liable for any loss (whether in negligence or otherwise) whatsoever or howsoever that may be sustained arising from the use of any information, materials, products or services or privacy practices posted or offered at that Third Party Mobile Application. BOCCC does not or does not mean to, by establishing a link to a Third Party Mobile Application, endorse or recommend any information, materials, products or services posted or offered at that Third Party Mobile Application. Nor shall BOCCC be liable for any inaccuracy or failure of any information, materials, products or services posted or offered at that Third Party Mobile Application. Please read the terms and conditions and the relevant disclaimer(s) and privacy policy that may be contained in that Third Party Mobile Application.
12. If there is any breach of these terms and conditions, or illegal, fraudulent or abusive behaviour during the use of any reward, or if any user commits any act affecting other users' ability to participate in the Promotion fairly, AlipayHK will forfeit such user's reward and entitlement of rewards forthwith without notice, and reserves the right to cancel such transaction and recover any losses from the relevant user.
13. BOCCC and/or AlipayHK will carry out this Promotion in accordance with applicable laws. If the Promotion cannot be carried out smoothly due to a force majeure event, BOCCC and/or AlipayHK cannot be held liable for any damage, loss or dispute therefrom. A force majeure event is regarded as any government order, damaging cyberattack, electronic system failure or circumstance beyond the control of BOCCC and/or AlipayHK.
14. BOCCC and AlipayHK reserve the right to change, suspend or terminate the Promotion or its terms and conditions at their sole discretion, and the right of final decision of all the matters and disputes.
15. Eligible merchants on Taobao Marketplace and merchants on AlipayHK are responsible for the sale of products, after-sale service and all related matters. BOCCC, AlipayHK and Taobao Marketplace are not involved in the sales process, and accept no liability for the selling and quality of or any other matters relating to the products, services, delivery and goods return arrangement.
16. No person other than AlipayHK, the customers and BOCCC 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. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Customers agree to submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
18. These terms and conditions are subject to prevailing regulatory requirements.
19. The promotion and the associated offers are governed by these terms and conditions as well as the other terms and conditions of AlipayHK.
20. Should there be any discrepancy or inconsistency between the English and the Chinese version of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of “HK\$60 Instant Discount Pack”:

1. Unless otherwise specified, “HK\$60 Instant Discount Pack” run from 8 May to 30 September 2026 (both dates inclusive) (the “Promotion Period”).
2. During the Promotion Period, the HK\$60 Instant Discount Pack (the “Instant Discount Pack”) which is issued by AlipayHK is only applicable to the first 3,000 customers in each calendar month who have successfully bind an Eligible Credit Card to AlipayHK App for the first time (the “New Eligible Customer”). The Instant Discount Pack includes six (6) HK\$10 Instant Discount Coupon (the “Instant Discount Coupon”). The first Instant Discount Coupon will be issued on the date on which the Eligible Credit Card is successfully bound. The remaining five (5) Instant Discount Coupons will be issued at a rate of one (1) per month over five (5) consecutive calendar months commencing from the calendar month immediately following the month in which the Eligible Credit Card was successfully bound (the "Issuance Period"), bringing a total of six Instant Discount Coupons. The Issuance Period may continue beyond the expiry of the Promotion Period until all six (6) monthly issuances have been completed.
3. The Instant Discount Pack is available on a first-come-first-served basis while quotas last. Quota is determined and calculated based on the computer record of AlipayHK, and no further notice will be given once the quota is reached. Each Eligible Customer can only receive one (1) Instant Discount Pack once throughout the Promotion Period. Customers who have ever added any Eligible Credit Card to the AlipayHK App before the Promotion Period, and/or whose AlipayHK account/mobile phone number/mobile device/credit card number has ever been used for adding any Eligible Credit Card to the AlipayHK App before the Promotion Period, will not qualify as an Eligible Customer and will not be eligible to receive the Instant Discount Pack. The eligibility of being an Eligible Customer shall be determined by the computer record of BOCCC and AlipayHK.
4. Instant Discount Pack will be distributed to the AlipayHK App account of Eligible Customer’s in the form of the voucher (Eligible Customer can find more details of the relevant rewards by updating the AlipayHK App to the latest version and selecting the “Rewards” section at the top right corner of the “Homepage” of AlipayHK App). BOCCC and AlipayHK shall bear no liability if customers cannot perform a successful redemption of relevant rewards and/or the relevant rewards are lost due to any circumstances.
5. Each Instant Discount Coupon is valid for 31 days from the date of issuance. Any unused coupon will expire automatically after the validity period and will not be reissued. Each Instant Discount Coupon can only be used once, cannot be redeemed for cash, transferred to another party, or used in conjunction with other offers. The actual applicability shall be subject to the result displayed in the AlipayHK system.

6. The Eligible Customer must make a single net spending of HK\$50 or above with the Eligible Credit Card at any physical store or online merchant platform that accepts AlipayHK payments (including Taobao), one Instant Discount Coupon will be automatically applied (HK\$10 will be deducted automatically from the payment amount).
7. If after deducting all applicable rewards and offers, the final payable amount of a transaction is less than HK\$1, no rewards may be used for that transaction. However, the net spending amount after deductions may be reduced to HK\$0.

Terms and Conditions of “1.2% Taobao Handling Fee”:

1. Customer who shops with an Eligible Credit Card on Taobao Marketplace via the AlipayHK App can enjoy a 1.2% Taobao Handling Fee during the Promotion Period. For details, please refer to the AlipayHK App.

Reminder: To borrow or not to borrow? Borrow only if you can repay!